

REG 2.1/1980

C.1

COLORADO STATE PUBLICATIONS LIBRARY



3 1799 00126 0363

STATEMENTS OF CONDITION

OF

STATE BANKS

AND

INDUSTRIAL BANKS

IN THE

STATE OF COLORADO

AS OF

December 31, 1980



Prepared and issued by

DIVISION OF BANKING

Department of Regulatory Agencies

325 State Office Building

Denver, Colorado 80203

Report No. 71

PREFACE

The information contained in this report has been compiled from the annual reports of condition submitted by all State chartered commercial and industrial banks in compliance with the provisions of Section 11-2-109, C.R.S. 1973, as amended.

Publication and distribution of this report is made in accordance with the provisions of Section 11-2-110 and Section 24-30-208, C.R.S. 1973.

The purpose of this report is to provide factual and statistical information that may be used by financial institutions and others engaged in economic studies, and by those who might otherwise be influenced by its contents.

HARRY BLOOM
State Bank Commissioner

STATE OF COLORADO

DIVISION OF BANKING

HARRY BLOOM
State Bank Commissioner

MERLE E. ALBRECHT
Chief Deputy State Bank Commissioner

BANK EXAMINER C

Gerald Curtis

Daniel A. Gloekler

BANK EXAMINER B

Nancy E. Antill

H. M. Oaks

Kenneth L. Bruning

E. Earl Penwell

J D Chatman

Thomas E. Rockwell

Kenneth R. Ehrich

John C. Rose

Virginia Greenwalt-Belmain

Raymond Schorn

Victor A. Hangar

James Stewart

Bob Hinton

Richard W. Thomason

Rosemary F. Isbell

David Webb

R. Chuck Krieger

Richard D. Woodward

Kenneth E. Malskeit

BANK EXAMINER A

Margaret A. Chalmers

Robert O. Farmer

Michael M. Chevarria

Ronald R. Roberts

Milad Fam

Andrew F. Shaw

SENIOR SYSTEMS ANALYST

Leonard A. Reish

CREDIT UNION EXAMINER

John H. Langenberg

Lee B. Woodbury

C. John Uebelhoer

Richard R. Woodruff

Julia Swearingen
Administrative Officer

Farrell R. Carroll
Secretary

Charmaine Baskall
Secretary

Mary E. Wood
Secretary

Daisy Gardner
Typist

COLORADO STATE BANKING BOARD

HARRY BLOOM
Chairman

STEVEN K. BOSLEY
Term Expires July 1, 1981

CHARLES R. SILLSTROP
Term Expires July 1, 1981

CHARLES M. DOSH
Term Expires July 1, 1983

ROBERT T. HAVER
Term Expires July 1, 1983

ROBERT L. QUIMBY
Term Expires July 1, 1985

ROBERT E. TREGO
Term Expires July 1, 1985

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date</u> <u>Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided</u> <u>Profits</u>
January 2, 1980	Mountain Valley Bank, Conifer	\$350,000.00	\$150,000.00	\$100,000.00
January 24, 1980	Pueblo Boulevard Bank, Pueblo	350,000.00	250,000.00	100,000.00
February 26, 1980	Denver West Bank & Trust, Golden	500,000.00	400,000.00	100,000.00
March 31, 1980	Valley Bank & Trust, Glenwood Springs	300,000.00	200,000.00	150,000.00
April 7, 1980	Colorado Bank - Tech Center, Greenwood Village	800,000.00	500,000.00	200,000.00
June 9, 1980	Commerce Bank, Fort Collins	400,000.00	300,000.00	150,000.00
August 8, 1980	First Mining & Exchange Bank, Leadville	400,000.00	250,000.00	100,000.00
September 22, 1980	Fidelity Bank & Trust, Aurora	500,000.00	300,000.00	200,000.00
September 29, 1980	Bank of Clifton, Clifton	350,000.00	250,000.00	100,000.00
September 30, 1980	Independent State Bank of Colorado, Denver	604,000.00	604,000.00	302,000.00
October 6, 1980	Columbine Valley Bank & Trust, Littleton	750,000.00	500,000.00	250,000.00
November 13, 1980	Orchard Valley Bank, Englewood	600,000.00	300,000.00	100,000.00
December 4, 1980	Charter Bank & Trust, Englewood	500,000.00	400,000.00	100,000.00

CAPITAL STOCK CHANGES
During Calendar Year - 1980

<u>Name and Bank Location</u>	<u>Increase</u>	<u>Name and Bank Location</u>	<u>Increase</u>
Bank of Breckenridge, Breckenridge	\$200,000.00	Middle Park Bank, Granby	\$400,000.00
Citizens State Bank, Cortez	50,000.00	First State Bank, Hotchkiss	275,000.00
Mid-States Bank, Denver	924,000.00	Kiowa State Bank, Kiowa	200,000.00
Southeast State Bank, Denver	300,000.00	Jefferson Bank South, Lakewood	400,000.00
Southwest State Bank, Denver	500,000.00	Chatfield Bank, Littleton	600,000.00
First Bank of Eagle, Eagle	130,000.00	Citizens Bank of Pagosa Springs, Pagosa Spgs.	150,000.00
Centennial State Bank of Colorado, Englewood	375,000.00	FirstBank of Vail, Vail	700,000.00
Estes Park Bank, Estes Park	150,000.00	Bank of Winter Park, Winter Park	21,000.00
Bank of Glenwood, Glenwood Springs	550,000.00	Park State Bank, Woodland Park	80,000.00
Golden State Bank, Golden	224,000.00		

AMENDMENTS TO RULES AND REGULATIONS
OF THE COLORADO STATE BANKING BOARD
During Calendar Year 1980

CB-1.10 Protests to applications for charter. (a) Any person, firm or corporation desiring to protest an application for charter for a proposed bank shall file with the Commissioner a notice of protest within 60 days after the date of the Commissioner's notice of filing application, as contemplated by C.R.S. 1973, 11-3-109 (3). Any new bank granted preliminary approval subsequent to the 60-day period shall not be barred by this rule from protesting an application for charter.

(b) For each application as to which notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) has been sent, prior to November 1, 1979, and notice of hearing pursuant to C.R.S. 1973, 11-3-110 (5) has not been sent by that date, notice shall be sent and published by November 15, 1979, notifying all persons who wish to protest to file a notice of protest with the Commissioner by January 15, 1980.

(c) Any protestant desiring to file a motion to dismiss a charter application based upon defects in the application or in the notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) shall file such motion within 30 days after the deadline for filing notice of protest.

CB-101.8 Interest Rates.

(a) Single or multiple time deposits. (1) Deposits of \$100,000 or more. There is no maximum rate of interest presently prescribed on any single or multiple maturity time deposit of \$100,000 or more.

(b) Deposits of less than \$100,000. Except as provided in (a), (c), (d), (e), and (f) no bank shall pay interest on any single or multiple maturity time deposit of less than \$100,000 at a rate in excess of the applicable rate under the following schedule:

<u>Maturity or Maturity Intervals</u>	<u>Maximum Percent Per Annum</u>
14 days or more but less than 90 days. . . .	5 1/4
90 days or more but less than 1 year. . . .	5 3/4
1 year or more but less than 30 months . . .	6
30 months or more but less than 4 years. . .	6 1/2
4 years or more but less than 6 years. . . .	7 1/4
6 years or more but less than 8 years. . . .	7 1/2
8 years or more.	7 3/4

(c) Time deposits of less than \$100,000 with maturities

2 1/2 years or more. Except as provided in paragraphs (a), (b), (e), and (f), beginning on Thursday of every other week, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more at a rate not to exceed the higher of one-quarter of one percent below the average 2 1/2 year yield for United States Treasury securities as determined and announced by the United States Department of the Treasury immediately prior to such Thursday, or 9.25 percent. The average 2 1/2 year yield will be rounded by the United States Department of the Treasury to the nearest 5 basis points. In no event shall the rate of interest paid exceed 11.75 percent. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement account agreement or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401, at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(d) Variable rate time deposits of less than \$100,000.

Except as provided in sections (a), (b), and (e), a bank may pay interest on any non-negotiable time deposit of \$10,000 or more, with a maturity of 26 weeks, at a rate not to exceed 25 basis points above the rate established (auction average on a discount basis) for United States Treasury bills with maturities of 26 weeks issued on or immediately prior to the date of deposit. A bank may pay a minimum ceiling rate of 7 3/4 percent regardless of the Treasury Bill rate. Rounding each rate to the next higher rate is not permitted. A bank may not compound interest during the term of this deposit. During the period May 29, 1980 through November 30, 1980, a bank may renew maturing 26-week Money Market Certificates with the same depositor at a rate of interest equal to the ceiling rate of interest payable on such certificates by mutual savings banks and savings and loan associations. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit of \$10,000 or more with a maturity of 26 weeks which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401 at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(e) Governmental time deposits of less than \$100,000. Except as provided in paragraphs (a), (c) and (d) no bank shall pay

interest on any time deposit which consists of funds deposited to the credit of, or which the entire beneficial interest is held by, the United States, any state of the United States, or any county, municipality, or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivisions thereof, at a rate in excess of 8 percent.

(f) Individual Retirement Accounts and Keogh (H.R. 10) plan deposits. Except as provided in (a), (c) and (d) above a bank may pay interest on any time deposit with a maturity of three years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by, an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.10) plan established pursuant to 26 U.S.C. § 408 or 26 U.S.C. § 401, at a rate not in excess of 8 percent.

(g) Multiple maturity time deposit. The term "multiple maturity time deposit" means any time deposit (1) that is payable at the depositor's option on more than one date, whether on a specified date or at the expiration of a specified time after the date of deposit (e.g., a deposit payable at the option of the depositor either three months or six months after the date of deposit), (2) that is payable after written notice of withdrawal, or (3) with respect to which the underlying instrument or contract or any informal understanding or agreement provides for automatic renewal at maturity.

(h) Savings deposits. No bank shall pay interest at a rate in excess 5 1/4 percent on any passbook savings. Provided, however, that no bank shall pay interest at a rate in excess of 5 percent on any savings deposit that is subject to negotiable orders of withdrawal, the issuance of which is authorized by Federal law.

(i) In calculating the rate of interest paid, the effects of compounding of interest may be disregarded. A bank electing

to compound interest, either at the maximum permissible rate or at a lower rate, shall state the basis of such compounding (such as semi-annually, quarterly, monthly, weekly, daily, or continuously) in every advertisement, announcement, solicitation, or agreement relating to the rate of interest paid on a deposit.

Cb-101.9 Penalty for early withdrawals.

(a) Where a time deposit with an original maturity of three months or more to one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to three months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where a time deposit with an original maturity of less than three months, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to the amount of interest that could have been earned on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit had the funds remained on deposit until maturity. Where a time deposit with an original maturity of more than one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to six months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where necessary to comply with the requirements of this paragraph, any interest already paid to or for the account of the depositor shall be deducted from the amount requested to be withdrawn. Any amendment of a time deposit contract that results in an increase in the rate of interest paid or in a reduction in the maturity of the deposit constitutes a payment of the time deposit before maturity. A time deposit may be paid before maturity without a forfeiture of interest as prescribed by

this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit representing funds contributed to an Individual Retirement Account or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) §§ 401, 408 when the individual for whose benefit the account is maintained attains the age 59 1/2 or is disabled (as defined in 26 U.S.C. (I.R.C. 1954) § 72 (m) (7)) or thereafter; or (2) where a bank pays that portion of a time deposit on which Federal deposit insurance has been lost as the result of the merger of two or more Federally insured banks in which the depositor previously maintained separate time deposits for a period of one year from the date of the merger. A time deposit must be paid before maturity without a forfeiture of interest as prescribed by this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit upon the death of any owner of the time deposit funds; or (2) Where a bank pays all or a portion of a time deposit when the owner of a time deposit is determined to be legally incompetent by a court or other administrative body of competent jurisdiction.

(b) Under a time deposit agreement where subsequent deposits reset the maturity of the entire account, each deposit maintained in the account for at least a period equal to the original maturity of the deposit may be regarded as having matured individually and been redeposited at intervals equal to such period. When a time deposit is payable only after notice, for funds on deposit for at least the notice period, the penalty for early withdrawal shall be imposed for at least the notice period.

ALPHABETICAL INDEX

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
A			
Arvada.	471	Arvada State Bank.	16
Arvada.	525	Northwest State Bank	17
Aspen	283	Bank of Aspen.	18
Aspen	563	Pitkin County Bank & Trust	19
Aurora.	502	Central Bank of Aurora	20
Aurora.	541	Citizens Bank of Aurora.	21
Aurora.	574	Fidelity Bank & Trust.	22
Aurora.	537	Jefferson Bank East.	23
Aurora.	463	Peoples Bank and Trust Company	24
Aurora.	558	Southeast State Bank of Aurora	25
Aurora.	435	United Bank of Aurora.	26
B			
Bailey.	527	Bank of Park County.	27
Basalt.	543	Bank of Basalt	28
Bayfield.	549	Pine River Valley Bank	29
Blackhawk	561	Gilpin County Bank	30
Blende.	542	Centennial Bank of Blende.	31
Boulder	522	Bank of Boulder.	32
Boulder	472	Security Bank of Boulder	33
Boulder	9	United Bank of Boulder	34
Breckenridge.	501	Bank of Breckenridge	35
Brighton.	428	First Bank and Trust Company of Brighton	36
Brighton.	507	Platte Valley Bank	37
Broomfield.	545	Broomfield State Bank.	38
Broomfield.	465	United Bank of Broomfield.	39
Brush	294	Farmers State Bank of Brush.	40
Buena Vista	477	Buena Vista Bank & Trust Company . .	41
Burlington.	427	Bank of Burlington	42
Byers	206	Byers State Bank	43
C			
Calhan.	312	Farmers State Bank of Calhan	44
Carbondale.	516	Roaring Fork Bank.	45
Castle Rock	433	Bank of Douglas County	46
Cheyenne Wells.	437	Eastern Colorado Bank.	47
Clifton	575	Bank of Clifton.	48
Colorado City	548	Greenhorn Valley Bank.	49
Colorado Springs.	566	Bank at Broadmoor.	50
Colorado Springs.	496	Bank of Colorado	51
Colorado Springs.	486	Central Bank of Academy Boulevard. .	52
Colorado Springs.	454	Central Bank of Colorado Springs . .	53
Colorado Springs.	510	Citadel Bank	54
Colorado Springs.	466	FirstAmerican Bank	55
Colorado Springs.	523	First Bank	56
Colorado Springs.	546	Garden of the Gods Bank.	57
Colorado Springs.	20	United Bank of Colorado Springs. . .	58
Commerce City	449	Metropolitan State Bank.	59
Comifer	567	Mountain Valley Bank	60
Cortez.	429	Citizens State Bank of Cortez. . . .	61
Craig	421	Moffat County State Bank	62
Crested Butte	551	Crested Butte State Bank	63
Cripple Creek	520	Bank of Cripple Creek.	64
D			
Del Norte	431	Rio Grande County Bank	65
Delta	149	Colorado Bank & Trust Company of Delta.	66

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
-----------------	------------	---------------------	-----------------

D

Denver.	457	Bank of Denver.	67
Denver.	30	Central Bank of Denver.	68
Denver.	453	Central Bank of North Denver.	69
Denver.	473	Century Bank & Trust.	70
Denver.	571	Colorado Bank - Tech Center.	71
Denver.	92	Colorado State Bank.	72
Denver.	487	Dominion Bank of Denver.	73
Denver.	519	Frontier Bank of Denver.	74
Denver.	460	Guaranty Bank & Trust Company.	75
Denver.	576	Independent State Bank of Colorado.	76
Denver.	556	International Bank.	77
Denver.	494	Mid-States Bank.	78
Denver.	493	Montbello State Bank.	79
Denver.	444	Mountain States Bank.	80
Denver.	536	Southeast State Bank.	81
Denver.	470	Southwest State Bank.	82
Denver.	509	Union Bank & Trust.	83
Dolores.	467	Dolores State Bank.	84
Dove Creek.	446	Dove Creek State Bank.	85
Durango.	492	Bank of Durango.	86

E

Eagle.	505	First Bank of Eagle County.	87
Eaton.	432	Eaton Bank.	88
Englewood.	518	Arapahoe Bank & Trust.	89
Englewood.	515	Centennial State Bank of Colorado.	90
Englewood.	579	Charter Bank & Trust.	91
Englewood.	564	Community Bank & Trust Company.	92
Englewood.	578	Orchard Valley Bank.	93
Erie.	285	First Bank of Erie.	94
Estes Park.	37	Estes Park Bank.	95
Evergreen.	530	Bank of Evergreen.	96

F

Fairplay.	274	Bank of Fairplay.	97
Fort Collins.	572	Commerce Bank.	98
Fort Collins.	532	Northern Bank & Trust.	99
Fort Collins.	476	Rocky Mountain Bank & Trust Company.	100
Fort Lupton.	50	Fort Lupton State Bank.	101
Fort Morgan.	291	Farmers State Bank of Fort Morgan.	102
Fountain.	491	Pioneer Bank of Fountain.	103
Fowler.	52	Fowler State Bank.	104
Frederick.	535	Platte Valley Bank of Weld County.	105
Frisco.	488	Summit County Bank.	106
Fruita.	440	Fruita State Bank.	107

G

Georgetown.	503	Bank of Georgetown.	108
Glenwood Springs.	475	Bank of Glenwood.	109
Glenwood springs.	570	Valley Bank & Trust.	110
Golden.	569	Denver West Bank & Trust.	111
Golden.	474	Golden State Bank.	112
Granada.	288	American State Bank of Granda.	113
Granby.	450	Middle Park Bank.	114
Grand Junction.	534	Bank of Orchard Mesa.	115
Grand Junction.	422	United States Bank of Grand Junction.	116
Greeley.	485	Central Bank of Greeley.	117
Greeley.	562	Union Colony Bank.	118
Greeley.	59	United Bank of Greeley.	119
Greeley.	517	Weld Colorado Bank.	120
Gunnison.	207	Gunnison Bank & Trust Company.	121

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
H			
Haxtun.	436	Haxtun Community Bank.	122
Hereford.	382	Hereford State Bank.	123
Holly	499	First Bank & Trust	124
Holyoke	481	Farmers State Bank of Holyoke. . . .	125
Hotchkiss	425	First State Bank of Hotchkiss. . . .	126
I			
Idaho Springs . . .	438	First State Bank of Idaho Springs. .	127
Ignacio	198	Bank of Ignacio.	128
K			
Keenesburg.	442	Citizens State Bank of Keenesburg. .	129
Kersey.	565	Kersey State Bank.	130
Kiowa	136	Kiowa State Bank	131
Kirk.	321	Kirk State Bank.	132
Kit Carson.	176	Kit Carson State Bank.	133
Kremmling	70	Bank of Kremmling.	134
L			
La Junta.	73	Colorado Bank & Trust Company. . . .	135
La Junta.	72	La Junta State Bank.	136
Lakewood.	553	FirstBank of Academy Park.	137
Lakewood.	539	Green Mountain Bank.	138
Lakewood.	511	Jefferson Bank South	139
Lakewood.	439	Jefferson Bank & Trust	140
Lamar	394	Valley State Bank.	141
Leadville	434	Commercial Bank of Leadville	142
Leadville	573	First Mining & Exchange Bank of Leadville.	143
Littleton	521	Chatfield Bank	144
Littleton	577	Columbine Valley Bank & Trust. . . .	145
Littleton	462	United Bank of Littleton	146
Longmont.	482	United Bank of Longmont.	147
Loveland.	526	American Bank.	148
Loveland.	448	Home State Bank.	149
Lyons	514	Centennial State Bank of Lyons . . .	150
M			
Mancos.	483	Mancos State Bank.	151
Manitou Springs . .	85	Bank of Manitou.	152
Manzanola	337	J.N. Beaty & Company, Bankers. . . .	153
Minturn	500	FirstBank of Minturn	154
Monte Vista	430	Bank of Monte Vista.	155
Montrose.	557	Montrose State Bank.	156
Monument.	540	El Paso County Bank.	157
McClave	397	McClave State Bank	158
N			
Naturita.	512	Montrose County Bank	159
Northglenn.	529	Adams County Bank.	160
Norwood	447	San Miguel Basin State Bank.	161
O			
Olathe.	544	Olathe State Bank.	162
Ouray	270	Citizens State Bank of Ouray	163

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
P			
Pagosa Springs.	147	Citizens Bank of Pagosa Springs.	164
Paonia.	550	Paonia State Bank.	165
Parker.	555	Bank of the West	166
Platteville	560	Platteville State Bank	167
Pueblo.	513	Centennial Bank of Pueblo.	168
Pueblo.	101	Minnequa Bank of Pueblo.	169
Pueblo.	174	Pueblo Bank & Trust.	170
Pueblo.	568	Pueblo Boulevard Bank.	171
Pueblo.	451	United Bank of Pueblo.	172
R			
Rangely	479	Bank of Rangely.	173
Rocky Ford.	445	Empire State Bank.	174
S			
Salida.	531	Chaffee County Bank.	175
Security.	480	Bank of Fountain Valley.	176
Snowmass Village.	528	Bank of Snowmass	177
Springfield	554	Baca State Bank.	178
Steamboat Springs	533	United Bank of Steamboat Springs	179
Sterling.	346	Commercial Savings Bank of Sterling.	180
Sterling.	417	Security State Bank of Sterling.	181
T			
Telluride	495	Bank of Telluride.	182
Thornton.	478	North Valley State Bank.	183
V			
Vail.	490	First Bank of Vail.	184
W			
Walden.	459	North Park State Bank.	185
Walsh	313	Colorado State Bank of Walsh	186
Westcliff	559	Custer County Bank	187
Westminster	498	Citizens Bank.	188
Wheat Ridge	524	Bank of Applewood.	189
Wiggins	506	First State Bank of Wiggins.	190
Wiley	123	State Bank of Wiley.	191
Windsor	552	Bank of Windsor.	192
Winter Park	508	Bank of Winter Park.	193
Woodland Park	484	Park State Bank.	194
Wray.	547	Wray State Bank.	195
Y			
Yuma.	224	Farmers State Bank of Yuma	196

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the State of Colorado
At the Close of Business on the Dates Indicated
As Compiled by the Office of the State Bank Commissioner

ASSETS	181 Banks	%	175 Banks	Comparison
	December 31, 1980	to Total	September 30, 1980	Increase + Decrease -
Cash and Due From Banks	\$ 643,041	13.0	\$ 512,031	\$131,010 +
U.S. Treasury Securities	401,977	8.1	365,926	36,051 +
Obligations of U.S. Gov't. Agencies and Corp's.	99,139	2.0	85,620	13,519 +
Obligations of State and Political Subdivisions	520,838	10.4	506,878	13,960 +
Other Bonds, Notes, and Debentures	6,834	.1	5,208	1,626 +
Corporate Stock	3,610	-	3,319	291 +
Trading Account Securities	-0-	-	-0-	-0-
Federal Funds Sold	291,702	5.8	324,368	32,666 -
Loans	2,790,432	56.0	2,720,402	70,030 +
Direct Lease Financing	20,561	.4	20,610	49 -
Bank Premises, Furn. & Fixt.	97,893	2.0	89,935	7,958 +
Real Estate Owned Other Than Bank Premises	12,078	.2	13,307	1,229 -
Investments in Unconsolidated Subsidiaries	144	-	159	15 -
Customers' Liabilities	1,696	-	1,160	536 +
Other Assets	100,341	2.0	95,729	4,612 +
TOTAL ASSETS	\$4,990,286	100.0	\$4,744,652	\$245,634 +
LIABILITIES				
Deposits-Demand	1,517,588	30.4	1,380,715	136,873 +
" -Time	2,143,076	43.0	2,056,781	86,295 +
" -U.S. Government	15,865	.3	12,913	2,952 +
" -State and Political Subdivisions	400,051	8.0	457,586	57,535 -
" -Foreign Gov'ts. & Offi- cial Institutions	65,111	1.3	71,732	6,621 -
" -Commercial Banks	98,256	2.0	79,703	18,553 +
Certified & Officer Checks	61,953	1.2	58,874	3,079 +
Total Deposits	4,301,900	86.2	4,118,304	183,596 +
Federal Funds Purchased	158,455	3.2	109,433	49,022 +
Borrowed Money	18,818	.4	27,639	8,821 -
Mortgage Indebtedness	12,003	.2	10,155	1,848 +
Acceptances Outstanding	1,596	-	1,160	436 +
Other Liabilities	62,795	1.3	58,865	3,930 +
TOTAL LIABILITIES	4,555,567	91.3	4,325,556	230,011 +
Subordinated Notes & Debentures	15,349	.3	15,287	62 +
EQUITY CAPITAL				
Preferred Stock	2,300	-	2,300	-0-
Common Stock	102,725	2.1	97,694	5,031 +
Surplus	178,565	3.6	169,672	8,893 +
Undivided Profits	133,851	2.7	132,395	1,456 +
Contingencies & Capital	1,929	-	1,748	181 +
TOTAL EQUITY CAPITAL	419,370	8.4	403,809	15,561 +
TOTAL LIABILITIES AND EQUITY CAPITAL	\$4,990,286	100.0	\$4,744,652	\$245,634 +

ARVADA STATE BANK, ARVADA
Jefferson County

OFFICERS

C. E. Snow, President; James F. Marsico, Executive Vice President; Marlin D. Dixon, Senior Vice President and Cashier-Secretary; Carrold E. Burns, Vice President and Controller; Frank W. Huseman, Jr., Vice President and Security Officer; Chris Schmidt and Juan E. Evans, Vice Presidents; Shirley A. Stark, James B. Griebat and Alan K. Parker, Assistant Vice Presidents; Lou A. Christensen, Operations Officer.

DIRECTORS

William H. Wall, Jr., C. E. Snow, James F. Marsico, Peter M. Eggleston, and Peter G. Michas.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,313
2. U.S. Treasury securities		5,093
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		4,267
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,800
9. a. Loans, Total (excluding unearned income)	29,112	
b. Less: allowance for possible loan losses	301	
c. Loans, Net		28,811
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		211
12. Real estate owned other than bank premises		75
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		857
16. TOTAL ASSETS (sum of items 1 thru 15)		45,642

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		17,627
18. Time and savings deposits of individuals, partnerships, and corporations		19,593
19. Deposits of United States Government		61
20. Deposits of States and political subdivisions in the United States		2,367
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		113
23. Certified and officers' checks		693
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,454
a. Total demand deposits	18,602	
b. Total time and savings deposits	21,852	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		42
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		460
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		40,956
31. Subordinated notes and debentures		300

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding none (Par Value)		
33. Common Stock a. No. shares authorized 73,250		733
b. No. shares outstanding 73,250 (Par Value)		
34. Surplus		2,305
35. Undivided profits		1,298
36. Reserve for contingencies and other capital reserves		50
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,642

NORTHWEST STATE BANK, ARVADA
Jefferson County

OFFICERS

Conrad Kern, President; Karl Sauer, Executive Vice President; Mike Hickman, Assistant Vice President; Glen Heuer, Cashier; R. C. Rogers, Controller; Marilyn Winter, Personnel Officer; Clem Hutfler, Loan Officer; L. I. Paulson, Secretary-Treasurer; and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, Michael A. Feiner, and Dudley Martens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,055
2.	U.S. Treasury securities	1,256
3.	Obligations of other U.S. Government agencies and corporations	1,220
4.	Obligations of States and Political subdivisions in the United States.	1,309
5.	Other bonds, notes, and debentures	34
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	9,731
	b. Less: allowance for possible loan losses.	96
	c. Loans, Net	9,635
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	197
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	187
16.	TOTAL ASSETS (sum of items 1 thru 15).	14,893
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,973
18.	Time and savings deposits of individuals, partnerships, and corporations	7,020
19.	Deposits of United States Government	20
20.	Deposits of States and political subdivisions in the United States	32
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	333
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,378
	a. Total demand deposits.	6,358
	b. Total time and savings deposits.	7,020
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	125
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,503
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 80,000	
	b. No. shares outstanding 80,000 (Par Value) . . .	400
34.	Surplus.	600
35.	Undivided profits.	390
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,390
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	14,893

THE BANK OF ASPEN, ASPEN
Pitkin County

OFFICERS

James W. Patterson, President; Harvey D. Hoff, Executive Vice President and Secretary; Jamie Mullikin, Vice President and Cashier; Robert Bergener, M. A. DiSabatino, Jr., and Roy F. Gillmore, Vice Presidents; Ed Irwin, Assistant Vice President; Nick Olmsted, Linda Mathias, Colleen Eke-Clapper and Jody Anthes, Assistant Cashiers.

DIRECTORS

James W. Patterson, E. Robert Gordon, Richard J. Meeker, Harvey D. Hoff.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	5,072
2. U.S. Treasury securities	1,708
3. Obligations of other U.S. Government agencies and corporations	148
4. Obligations of States and Political subdivisions in the United States	6,593
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	23
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	31,427
b. Less: allowance for possible loan losses	275
c. Loans, Net	31,152
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,979
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,190
16. TOTAL ASSETS (sum of items 1 thru 15)	47,870

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	14,509
18. Time and savings deposits of individuals, partnerships, and corporations	19,244
19. Deposits of United States Government	126
20. Deposits of States and political subdivisions in the United States	5,392
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	44
23. Certified and officers' checks	1,077
24. TOTAL DEPOSITS (sum of items 17 thru 23)	40,392
a. Total demand deposits	16,945
b. Total time and savings deposits	23,447
25. Federal funds purchased and securities sold under agreements to repurchase	1,100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	1,392
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	803
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	43,687
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock	a. No. shares authorized	10,000		
	b. No. shares outstanding	10,000	(Par Value) . . .	1,000
34. Surplus				1,333
35. Undivided profits				1,850
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				4,183
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				47,870

PITKIN COUNTY BANK & TRUST COMPANY
Aspen
Pitkin County

OFFICERS

Carl O. Harbage, President; Lance R. Michaels, Vice President;
Sharron K. Summers and Ruth Ann Goodspeed, Assistant Cashiers;
and Karen LaMaster, Installment Loan Officer.

DIRECTORS

William G. Clark, Carl O. Harbage, Sumner Downing, Morton Heller, Carol Ann Kopf, Patricia Maddalone, Robert Oden, John Schuhmacher, Jr., and Earl Vance.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	6,107
2.	U.S. Treasury securities	1,920
3.	Obligations of other U.S. Government agencies and corporations	645
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	1,296
6.	Federal Reserve stock and corporate stock	31
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,250
9.	a. Loans, Total (excluding unearned income)	3,763
	b. Less: allowance for possible loan losses	12
	c. Loans, Net	3,751
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	311
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	292
16.	TOTAL ASSETS (sum of items 1 thru 15)	17,603

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	4,653
18.	Time and savings deposits of individuals, partnerships, and corporations	9,483
19.	Deposits of United States Government	19
20.	Deposits of States and political subdivisions in the United States	1,120
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	344
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,619
	a. Total demand deposits	5,016
	b. Total time and savings deposits	10,603
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	404
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	171
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,194
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	65,000		
		b. No. shares outstanding	65,000	(Par Value) . . .	650
34.	Surplus				390
35.	Undivided profits				369
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,409
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				17,603

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Larry G. Matthes, President; John M. McLaughlin, Vice President and Cashier; Norman Schutz, Assistant Vice President; Ruby Lee and Carol Brinegar, Operations Officers.

DIRECTORS

Mads Anderson, Max G. Brooks, Lou Cohn, Joseph R. Lincoln, Larry G. Matthes, and H.W. Rider.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,797
2. U.S. Treasury securities	3,446
3. Obligations of other U.S. Government agencies and corporations	400
4. Obligations of States and Political subdivisions in the United States.	1,628
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	550
9. a. Loans, Total (excluding unearned income)	9,055
b. Less: allowance for possible loan losses.	109
c. Loans, Net	8,946
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	513
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	262
16. TOTAL ASSETS (sum of items 1 thru 15).	17,542

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	9,156
18. Time and savings deposits of individuals, partnerships, and corporations	6,609
19. Deposits of United States Government	12
20. Deposits of States and political subdivisions in the United States	12
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	243
24. TOTAL DEPOSITS (sum of items 17 thru 23)	16,032
a. Total demand deposits.	9,422
b. Total time and savings deposits.	6,610
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	54
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,086
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value) . . .	
33. Common Stock a. No. shares authorized 20,000	
b. No. shares outstanding 20,000 (Par Value) . . .	200
34. Surplus.	500
35. Undivided profits.	756
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,456
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	17,542

CITIZENS BANK OF AURORA, AURORA
Adams County

OFFICERS

James C. Lewien, President; Paul A. Hutt and Mercille R. Howes, Vice Presidents; Martin H. Gossenauer, Jr., Vice President and Cashier; Herb vonGoetz, Assistant Vice President; Debra J. Renfro, Assistant Cashier; Marjorie A. Kimbrough, Secretary; and Alan E. McGinnity, Operations Officer.

DIRECTORS

Joseph D. Freund, J. E. Manning, Sr., Richard O. Campbell, Paul V. Murray, James C. Lewien, Dwight C. Rider, Lester D. Pedicord, and David Butler.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,611
2.	U.S. Treasury securities	2,331
3.	Obligations of other U.S. Government agencies and corporations	599
4.	Obligations of States and Political subdivisions in the United States.	454
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,100
9.	a. Loans, Total (excluding unearned income)	8,950
	b. Less: allowance for possible loan losses.	84
	c. Loans, Net	8,866
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	179
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	251
16.	TOTAL ASSETS (sum of items 1 thru 15).	15,431
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	6,749
18.	Time and savings deposits of individuals, partnerships, and corporations	7,024
19.	Deposits of United States Government	57
20.	Deposits of States and political subdivisions in the United States	160
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	164
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,154
	a. Total demand deposits.	7,019
	b. Total time and savings deposits.	7,135
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	131
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	14,285
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 50,000	
	b. No. shares outstanding 40,300 (Par Value)	403
34.	Surplus.	568
35.	Undivided profits.	175
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,146
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	15,431

FIDELITY BANK AND TRUST, AURORA
Arapahoe County

OFFICERS

Merlynn M. Olson, President; Polly Berry, Cashier; Larry J. Shick, Vice President.

DIRECTORS

Mike A. Leprino, Alan R. Kris, Anthony M. Dursey, John W. O'Dorisio, Donald W. Kehr, Merlynn M. Olson, Charles M. De Belle.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	523
2.	U.S. Treasury securities	290
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	24
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	400
9.	a. Loans, Total (excluding unearned income)	646
	b. Less: allowance for possible loan losses.	
	c. Loans, Net	646
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	218
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	34
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,135

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	627
18.	Time and savings deposits of individuals, partnerships, and corporations	561
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	61
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,249
	a. Total demand deposits.	688
	b. Total time and savings deposits.	561
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	6
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,255
31.	Subordinated notes and debentures.	80

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	10,000		
		b. No. shares outstanding	10,000	(Par Value) . . .	500
34.	Surplus.				300
35.	Undivided profits.				
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				800
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				2,135

JEFFERSON BANK EAST, AURORA
Arapahoe County

OFFICERS

Marvin Moll, President; Elizabeth Frederick, Executive Vice President;
Robert Yaich, Vice President; Scott Williams, Assistant Vice President;
and Brian Kenna, Cashier;

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,715
2. U.S. Treasury securities		765
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		4,111
5. Other bonds, notes, and debentures		169
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,484	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		4,477
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		863
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		16
15. Other assets		269
16. TOTAL ASSETS (sum of items 1 thru 15)		12,992
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,723
18. Time and savings deposits of individuals, partnerships, and corporations		3,374
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		500
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		366
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,963
a. Total demand deposits	6,089	
b. Total time and savings deposits	3,874	
25. Federal funds purchased and securities sold under agreements to repurchase		1,775
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		16
29. Other liabilities		28
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,782
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 25,000		
b. No. shares outstanding 25,000 (Par Value)		
34. Surplus		250
35. Undivided profits		650
36. Reserve for contingencies and other capital reserves		310
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,210
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,992

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

Homer A. Lyle, President; Paul R. Hood, Executive Vice President;
R. D. Rasmussen, Robert Midcap, Bob Brozovich and R. V. Plummer, Vice
Presidents; Jack L. Houchen, Vice President and Trust Officer; Mary
Antolini, Cashier; Doris Davis and C. E. Knapp, Assistant Vice Presidents;
D. G. Lenocker, Comptroller.

DIRECTORS

Ronald E. Chism, F. R. Fuller, John F. Harper, Homer A. Lyle, Gen. Joseph C.
Moffitt, Thomas W. Nevin, George L. Strike, Louis N. Strike, Edward M. Willis.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	4,737
2.	U.S. Treasury securities	3,425
3.	Obligations of other U.S. Government agencies and corporations	4,994
4.	Obligations of States and Political subdivisions in the United States.	2,883
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	26,721
	b. Less: allowance for possible loan losses.	333
	c. Loans, Net	26,388
10.	Lease financing receivables.	1,168
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	858
12.	Real estate owned other than bank premises	403
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	816
16.	TOTAL ASSETS (sum of items 1 thru 15).	46,222
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	17,093
18.	Time and savings deposits of individuals, partnerships, and corporations	18,490
19.	Deposits of United States Government	49
20.	Deposits of States and political subdivisions in the United States	4,691
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	6
23.	Certified and officers' checks	665
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	40,994
	a. Total demand deposits.	19,105
	b. Total time and savings deposits.	21,889
25.	Federal funds purchased and securities sold under agreements to repurchase	100
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	605
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,699
31.	Subordinated notes and debentures.	50
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 87,500	
	b. No. shares outstanding 87,500 (Par Value)	875
34.	Surplus.	2,550
35.	Undivided profits.	1,048
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,473
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	46,222

SOUTHEAST STATE BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

L. I. Paulson, President; Andrew N. Peterie, Executive Vice President; Craig Tische, Loan Officer; Gregg Kinney, Cashier; Barbara Sanders, Assistant Cashier; R. G. Rogers, Controller, and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, and Michael A. Feiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,123
2.	U.S. Treasury securities	400
3.	Obligations of other U.S. Government agencies and corporations	500
4.	Obligations of States and Political subdivisions in the United States.	1,003
5.	Other bonds, notes, and debentures	13
6.	Federal Reserve stock and corporate stock.	30
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,625
9.	a. Loans, Total (excluding unearned income)	5,566
	b. Less: allowance for possible loan losses.	49
	c. Loans, Net	5,517
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	67
12.	Real estate owned other than bank premises	136
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	133
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,547
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,073
18.	Time and savings deposits of individuals, partnerships, and corporations	3,307
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,822
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,202
	a. Total demand deposits.	6,895
	b. Total time and savings deposits.	3,307
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	162
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,364
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 50,000	
	b. No. shares outstanding 50,000 (Par Value) . . .	500
34.	Surplus.	500
35.	Undivided profits.	183
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,183
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	11,547

UNITED BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

J. K. Hazlett, President, C. B. Wampler, Senior Vice President, Jack C. Heimbichner, Senior Vice President and Cashier; Arden A. Krugerud and Rick K. Richard, Vice Presidents; F. E. Kilgore, Personal Banking Officer; Kay Abbot, Marketing Officer; Daryl Collier, Collection Officer; Peter Wimpffen, Operations and Security Officer; John Cox, Commercial Loan Officer; Carole Costello, Loan Operations Officer; and Ann Standerfer, Personnel Officer.

DIRECTORS

J. K. Hazlett, C. B. Strait, Dr. James M. Liggett, William C. Hinkley, John D. Saviers, Lyall D. Engelstad, William E. Hutchinson, Michael D. Nevin, and Taylor L. Stephens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,399
2. U.S. Treasury securities		5,047
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,491
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,000
9. a. Loans, Total (excluding unearned income)	24,523	
b. Less: allowance for possible loan losses	260	
c. Loans, Net		24,263
10. Lease financing receivables		14
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,267
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,055
16. TOTAL ASSETS (sum of items 1 thru 15)		40,536
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,287
18. Time and savings deposits of individuals, partnerships, and corporations		20,491
19. Deposits of United States Government		29
20. Deposits of States and political subdivisions in the United States		4,396
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		483
24. TOTAL DEPOSITS (sum of items 17 thru 23)		36,686
a. Total demand deposits	11,812	
b. Total time and savings deposits	24,874	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		405
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		37,091
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 7,500 (Par Value)		750
b. No. shares outstanding 7,500		
34. Surplus		1,750
35. Undivided profits		945
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,445
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		40,536

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

John P. Olson, Chairman of the Board; Frank C. M. Thornton, President;
David E. Heffelfinger, Cashier.

DIRECTORS

John P. Olson, Frank C.M. Thornton, Ellen E. Olsen, Dale G. Langford,
Lloyd L. London, Morris Burk, Carl F. Bisgaard, and William P. Moore.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	513
2.	U.S. Treasury securities	349
3.	Obligations of other U.S. Government agencies and corporations	747
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	13
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	50
9.	a. Loans, Total (excluding unearned income) 2,207	
	b. Less: allowance for possible loan losses. 14	
	c. Loans, Net	2,193
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	217
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	127
16.	TOTAL ASSETS (sum of items 1 thru 15).	4,209
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,250
18.	Time and savings deposits of individuals, partnerships, and corporations	1,487
19.	Deposits of United States Government	7
20.	Deposits of States and political subdivisions in the United States	828
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	73
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,645
	a. Total demand deposits. 1,440	
	b. Total time and savings deposits. 2,205	
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	91
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,736
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 12,500	
	b. No. shares outstanding 12,500 (Par Value) . . .	125
34.	Surplus.	275
35.	Undivided profits.	73
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	473
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	4,209

BANK OF BASALT, BASALT
Eagle County

OFFICERS

J. Robert Young, Chairman of the Board, Richard W. Ducic, President; Stephen Briggs, Cashier and Assistant Vice President; H. David Scruby, Assistant Cashier; Jo Loyd, Operations Officer; and William B. Vollbracht, Chairman of the Executive Committee.

DIRECTORS

William B. Vollbracht, Wally Dallenbach, Wallace A.E. deBeque, Richard W. Ducic, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem, Rodney E. Slifer, J. Robert Young, and Robert F. Downs.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions.	359
2.	U.S. Treasury securities	699
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	1,063
5.	Other bonds, notes, and debentures	30
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	320
9.	a. Loans, Total (excluding unearned income)	5,293
	b. Less: allowance for possible loan losses.	49
	c. Loans, Net	5,244
10.	Lease financing receivables.	60
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	98
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	100
15.	Other assets	1
16.	TOTAL ASSETS (sum of items 1 thru 15).	7,974
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,438
18.	Time and savings deposits of individuals, partnerships, and corporations	2,796
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,570
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	230
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,034
	a. Total demand deposits.	2,728
	b. Total time and savings deposits.	4,306
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	142
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,176
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value) . . .	125
34.	Surplus.	410
35.	Undivided profits.	263
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	798
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	7,974

PINE RIVER VALLEY BANK, BAYFIELD
La Plata County

OFFICERS

H. J. LePlatt, Chairman of the Board; James W. Sower, President;
Glade E. Stowell, Cashier and Vice President, Ernest H. Johnson,
Assistant Vice President.

DIRECTORS

Joe D. Ford, H. J. LePlatt, James W. Sower, Glade E. Stowell, and
Cecil W. Sower.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		291
2. U.S. Treasury securities		799
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States.		75
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		150
9. a. Loans, Total (excluding unearned income) 2, 197		
b. Less: allowance for possible loan losses. 11		
c. Loans, Net		2,186
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		124
12. Real estate owned other than bank premises		18
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		78
16. TOTAL ASSETS (sum of items 1 thru 15).		4,024
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		836
18. Time and savings deposits of individuals, partnerships, and corporations		1,896
19. Deposits of United States Government		33
20. Deposits of States and political subdivisions in the United States		735
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		59
24. TOTAL DEPOSITS (sum of items 17 thru 23).		3,549
a. Total demand deposits. 1,056		
b. Total time and savings deposits. 2,493		
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,600
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . .		
33. Common Stock a. No. shares authorized 28,000		
b. No. shares outstanding 28,000 (Par Value) . . .		150
34. Surplus.		100
35. Undivided profits.		174
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		424
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		4,024

GILPIN COUNTY BANK, BLACKHAWK
Gilpin County

OFFICERS

Harry Black, President; Bruce J. Birr, Executive Vice President and
Cashier-Secretary.

DIRECTORS

Harry Black, Bruce J. Birr, B. Don Daniel, Del J. Ellis, William B.
Phelps,

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	275
2.	U.S. Treasury securities	200
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	50
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	11
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	1,603
	b. Less: allowance for possible loan losses	3
	c. Loans, Net	1,600
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	74
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	75
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,385
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	507
18.	Time and savings deposits of individuals, partnerships, and corporations	553
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	761
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	26
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,847
	a. Total demand deposits	597
	b. Total time and savings deposits	1,250
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	17
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,864
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 25,000	
	b. No. shares outstanding 25,000 (Par Value)	250
34.	Surplus	125
35.	Undivided profits	146
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	521
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,385

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert D. Aslinger, Vice President; and
Ray L. Hanson, Assistant Vice President.

DIRECTORS

Sam Caricato, Fred Gorsich, William T. Johnson, John Musso, Jr.,
Robert H. Redwine, Ray E. Robinson, James A. Utt, and Charles Williams.

December 31,

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	326
2.	U.S. Treasury securities	584
3.	Obligations of other U.S. Government agencies and corporations	350
4.	Obligations of States and Political subdivisions in the United States	171
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,100
9.	a. Loans, Total (excluding unearned income)	1,810
	b. Less: allowance for possible loan losses	13
	c. Loans, Net	1,797
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	126
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	58
16.	TOTAL ASSETS (sum of items 1 thru 15)	4,512
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	998
18.	Time and savings deposits of individuals, partnerships, and corporations	2,086
19.	Deposits of United States Government	7
20.	Deposits of States and political subdivisions in the United States	705
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	36
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,832
	a. Total demand deposits	1,314
	b. Total time and savings deposits	2,518
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	48
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,880
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 27,500	
	b. No. shares outstanding 27,500 (Par Value)	275
34.	Surplus	200
35.	Undivided profits	157
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	632
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	4,512

BANK OF BOULDER, BOULDER
Boulder CountyOFFICERS

Steven K. Bosley, President; David M. Haney, Vice President;
Terry L. Hannum, Vice President and Cashier.

DIRECTORS

Carroll V. SoReille, Anthony F. Tisone, Lawrence G. Hancock, Richard
E. Geesaman and Steven K. Bosley.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions.	3,375
2. U.S. Treasury securities	3,387
3. Obligations of other U.S. Government agencies and corporations	9
4. Obligations of States and Political subdivisions in the United States.	
5. Other bonds, notes, and debentures	30
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	3,100
9. a. Loans, Total (excluding unearned income)	11,679
b. Less: allowance for possible loan losses.	123
c. Loans, Net	11,556
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	516
12. Real estate owned other than bank premises	103
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,197
16. TOTAL ASSETS (sum of items 1 thru 15).	24,273

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,588
18. Time and savings deposits of individuals, partnerships, and corporations	11,750
19. Deposits of United States Government	18
20. Deposits of States and political subdivisions in the United States	479
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	782
24. TOTAL DEPOSITS (sum of items 17 thru 23)	19,617
a. Total demand deposits.	7,463
b. Total time and savings deposits.	12,154
25. Federal funds purchased and securities sold under agreements to repurchase	2,884
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	157
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,658
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock a. No. shares authorized	54,000		
b. No. shares outstanding	43,000	(Par Value) . . .	480
34. Surplus.			520
35. Undivided profits.			615
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,615
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			24,273

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Douglas Moll, President; Sam Worrell, Vice President and Don Chagnon, Cashier-Secretary.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	790
2.	U.S. Treasury securities	1,139
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and Political subdivisions in the United States	258
5.	Other bonds, notes, and debentures	21
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	550
9.	a. Loans, Total (excluding unearned income)	6,131
	b. Less: allowance for possible loan losses	27
	c. Loans, Net	6,104
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	721
12.	Real estate owned other than bank premises	19
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	179
15.	Other assets	219
16.	TOTAL ASSETS (sum of items 1 thru 15).	10,400
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,214
18.	Time and savings deposits of individuals, partnerships, and corporations	4,674
19.	Deposits of United States Government	46
20.	Deposits of States and political subdivisions in the United States	900
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	112
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,946
	a. Total demand deposits	3,432
	b. Total time and savings deposits	5,514
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	179
29.	Other liabilities	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,184
31.	Subordinated notes and debentures	151
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 92,500	
	b. No. shares outstanding 92,500 (Par Value)	463
34.	Surplus	310
35.	Undivided profits	292
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,065
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,400

UNITED BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

W. D. Carter, Chairman of the Board and President; Lew E. Elliot, Bradley J. Stelling & John H. Minneman, Vice Presidents; John E. Rogers, Vice President and Cashier; H. John Wrapp, Commercial Loan Officer; Marion O. Francis, Martha J. Rowe, Richard G. Carlson, Stephen H. Simpson, III, Personal Banking Officers; Cecilia J. Mijac, Operations Officer.

DIRECTORS

W. D. Carter, William E. Coleman, Joel C. Davis, Joseph A. Frankovsky, Margaret S. Hansson, John E. Mock, Ann L. Shaffer, Donald L. Sweany, Dennie P. Wise, Jr.

December 31, 1980

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions	6,020
2.	U.S. Treasury securities	6,493
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	6,792
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	18
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	51,406
	b. Less: allowance for possible loan losses	516
	c. Loans, Net	50,890
10.	Lease financing receivables	23
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,272
12.	Real estate owned other than bank premises	180
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,643
16.	TOTAL ASSETS (sum of items 1 thru 15).	73,328

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	22,277
18.	Time and savings deposits of individuals, partnerships, and corporations	35,803
19.	Deposits of United States Government	457
20.	Deposits of States and political subdivisions in the United States	5,900
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,122
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	65,559
	a. Total demand deposits	23,951
	b. Total time and savings deposits	41,608
25.	Federal funds purchased and securities sold under agreements to repurchase	75
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	891
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	703
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	67,228
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	175,000		
		b. No. shares outstanding	175,000	(Par Value) . . .	1,750
34.	Surplus				2,500
35.	Undivided profits				1,850
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				6,100
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				73,328

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit County

OFFICERS

Dennis Mathisen, Chairman of the Board; Dale H. Baan, Executive Vice President; Wayne Olson and Daniel Lindsay, Vice Presidents; Terry Hostetler, Loan Officer; Gene Bennett, Cashier; Alice V. Lovell, Assistant Cashier;

DIRECTORS

Wayne E. Olson, C. Dean Boyd, Dale H. Baan, R. Gordon Heisler.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,530
2.	U.S. Treasury securities	3,128
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and Political subdivisions in the United States.	1,581
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	8,607
	b. Less: allowance for possible loan losses.	113
	c. Loans, Net	8,494
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	71
12.	Real estate owned other than bank premises	55
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	324
16.	TOTAL ASSETS (sum of items 1 thru 15).	17,083
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	10,634
18.	Time and savings deposits of individuals, partnerships, and corporations	3,782
19.	Deposits of United States Government	9
20.	Deposits of States and political subdivisions in the United States	481
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	756
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,662
	a. Total demand deposits.	11,626
	b. Total time and savings deposits.	4,036
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	226
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	15,888
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	280
34.	Surplus.	555
35.	Undivided profits.	360
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,195
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	17,083

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON
Brighton
Adams County

OFFICERS

Leslie L. Sayre, Chairman of the Board and Chief Executive Officer; Charles W. Sayre, President, Secretary to the Board and Trust Officer; John A. Munger, Executive Vice President and Trust Officer; Michael C. Sayre, Vice President, Cashier and Trust Officer; Robert R. Hallmark and Donald J. Olson, Senior Vice Presidents; David H. Fahrback and Richard McLean, Vice President and Loan Officers; Dorothy Wagner, Vice President and Agricultural Loan Officer.

DIRECTORS

Leslie L. Sayre, Charles W. Sayre, John A. Munger, Donald J. Olson, Charles A. Taylor, Francis H. Pape, Don Tanabe, Lysle R. Dirrim, and Michael C. Sayre.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,344
2. U.S. Treasury securities		2,450
3. Obligations of other U.S. Government agencies and corporations		691
4. Obligations of States and Political subdivisions in the United States		4,309
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		64
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,850
9. a. Loans, Total (excluding unearned income)	18,483	
b. Less: allowance for possible loan losses	226	
c. Loans, Net		18,257
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		793
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		504
16. TOTAL ASSETS (sum of items 1 thru 15)		38,262

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		12,613
18. Time and savings deposits of individuals, partnerships, and corporations		16,328
19. Deposits of United States Government		102
20. Deposits of States and political subdivisions in the United States		3,335
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		228
24. TOTAL DEPOSITS (sum of items 17 thru 23)		32,606
a. Total demand deposits	13,830	
b. Total time and savings deposits	18,776	
25. Federal funds purchased and securities sold under agreements to repurchase		2,250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		391
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		35,247
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 16,000		
b. No. shares outstanding 16,000 (Par Value)		400
34. Surplus		1,267
35. Undivided profits		1,348
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,015
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		38,262

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Executive Vice President; Hugh J. Whitcomb and Melvin H. Green, Vice Presidents; Betty J. Butz, Vice President and Cashier-Secretary; Joe B. Dyar, Marketing Officer; Mary Allen and Ruth J. Abeyta, Assistant Cashiers.

DIRECTORS

James J. O'Dell, Nell J. Bergman, Richard Chenoweth, Frank G. Ottesen, Tom Rapp, Alan D. Wilson, and Jeanne L. O'Dell.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,838
2.	U.S. Treasury securities	399
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and Political subdivisions in the United States	1,451
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	89
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	775
9.	a. Loans, Total (excluding unearned income)	11,130
	b. Less: allowance for possible loan losses	101
	c. Loans, Net	11,079
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	872
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	855
16.	TOTAL ASSETS (sum of items 1 thru 15)	17,758
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,793
18.	Time and savings deposits of individuals, partnerships, and corporations	7,207
19.	Deposits of United States Government	53
20.	Deposits of States and political subdivisions in the United States	2,215
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	43
23.	Certified and officers' checks	500
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,811
	a. Total demand deposits	6,940
	b. Total time and savings deposits	8,871
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	506
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,549
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 38,439	
	b. No. shares outstanding 38,439 (Par Value)	384
34.	Surplus	720
35.	Undivided profits	105
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,209
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	17,758

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin F. Owens, III, President; Robert Sponsler, Vice President and Auditor; James W. Mathews, Vice President; Cindy J. Bledsoe, Cashier-Secretary; Janet E. Burak and Thomas E. McFall, Operations Officers; Janis Grotz, Loan Officer I.

DIRECTORS

J. W. Allison, Thomas R. Allison, Virgil D. Blackburn, Marvin F. Owens, Jr., Marvin F. Owens, III, Kenneth E. Palmer.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,738
2. U.S. Treasury securities		629
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		70
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,250
9. a. Loans, Total (excluding unearned income)	6,066	
b. Less: allowance for possible loan losses	50	
c. Loans, Net		6,016
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		249
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		105
16. TOTAL ASSETS (sum of items 1 thru 15).		11,087

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		5,429
18. Time and savings deposits of individuals, partnerships, and corporations		3,588
19. Deposits of United States Government		16
20. Deposits of States and political subdivisions in the United States		900
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		147
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,080
a. Total demand deposits	5,592	
b. Total time and savings deposits	4,488	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,163
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock	a. No. shares authorized	40,000		
	b. No. shares outstanding	40,000	(Par Value) . . .	400
34. Surplus				400
35. Undivided profits				124
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				924
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				11,087

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder County

OFFICERS

I. K. Hoyle, President; Duane C. Knight, Senior Vice President; Donald E. Green, Karen K. Williams and Betty L. Taylor, Vice Presidents; Lucille Barnett, Vice President and Cashier; Joanne Christenson, Assistant Cashier; Frances Johnson and Donald E. Krieger, Personal Banking Officers.

DIRECTORS

Kermit L. Darkey, Alvern K. Gardner, William E. Greenewald, I. K. Hoyle, Owen A. McGinn, and John A. TerHar, Sr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,242
2. U.S. Treasury securities		5,480
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,685
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	23,550	
b. Less: allowance for possible loan losses	238	
c. Loans, Net		23,312
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		712
12. Real estate owned other than bank premises		40
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		737
16. TOTAL ASSETS (sum of items 1 thru 15)		37,208

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	10,932
18. Time and savings deposits of individuals, partnerships, and corporations	17,168
19. Deposits of United States Government	95
20. Deposits of States and political subdivisions in the United States	4,967
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	471
24. TOTAL DEPOSITS (sum of items 17 thru 23)	33,633
a. Total demand deposits	11,688
b. Total time and savings deposits	21,945
25. Federal funds purchased and securities sold under agreements to repurchase	138
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	147
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	332
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	34,250
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock	a. No. shares authorized	22,000		
	b. No. shares outstanding	22,000	(Par Value) . . .	440
34. Surplus				1,000
35. Undivided profits				1,518
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				2,958
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				37,208

THE FARMERS STATE BANK OF BRUSH, BRUSH
Morgan County

OFFICERS

Warren M. Watrous, Chairman of the Board; Steve A. Christoff, President; John H. Higgins, Vice President and Trust Officer; William A. Sauerbreit, Vice President and Cashier; Leslie W. Loose, Vice President; Betty L. Kelly, Dorothy J. Crane and Avis Schreiner, Assistant Cashiers; and Allan R. Tormohlen, Assistant Vice President.

DIRECTORS

Warren M. Watrous, John H. Bloedorn, Jr., Steve A. Christoff, Raymond Fries, Robert U. Hansen, Robert H. Hedges, Frank M. Jensen, Robert A. Petteys, William A. Sauerbreit and Robert C. Gannon.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,773
2. U.S. Treasury securities		835
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		4,078
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		800
9. a. Loans, Total (excluding unearned income)	17,837	
b. Less: allowance for possible loan losses	169	
c. Loans, Net		17,668
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		218
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,514
16. TOTAL ASSETS (sum of items 1 thru 15)		29,893
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,801
18. Time and savings deposits of individuals, partnerships, and corporations		14,847
19. Deposits of United States Government		36
20. Deposits of States and political subdivisions in the United States		4,877
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		316
24. TOTAL DEPOSITS (sum of items 17 thru 23)		26,877
a. Total demand deposits	7,219	
b. Total time and savings deposits	19,658	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		76
b. Other liabilities for borrowed money		21
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		350
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		27,324
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		1,000
35. Undivided profits		1,069
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,569
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		29,893

BUENA VISTA BANK & TRUST COMPANY
Buena Vista
Chaffee County

OFFICERS

R. L. Bowen, President; R. W. Schutte, Vice President; and
J. F. Dunscomb, Cashier-Secretary.

DIRECTORS

R. L. Bowen, James M. Harmon, and Philip S. Smith.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		763
2. U.S. Treasury securities		697
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States.		40
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		700
9. a. Loans, Total (excluding unearned income)	6,528	
b. Less: allowance for possible loan losses.	56	
c. Loans, Net		6,472
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		318
12. Real estate owned other than bank premises		297
13. Investments in unconsolidated subsidiaries and associated companies.		7
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		198
16. TOTAL ASSETS (sum of items 1 thru 15).		9,992
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,453
18. Time and savings deposits of individuals, partnerships, and corporations		3,927
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		1,567
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		157
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,108
a. Total demand deposits.	3,896	
b. Total time and savings deposits.	5,212	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,175
31. Subordinated notes and debentures.		75
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 (Par Value)		200
34. Surplus.		211
35. Undivided profits.		263
36. Reserve for contingencies and other capital reserves		68
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		742
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,992

THE BANK OF BURLINGTON, BURLINGTON
Kit Carson County

OFFICERS

George D. Tubbs, President; L. L. Reinecker, Executive Vice President; Willard Gross, Cashier-Secretary; Irene Wilcox, Assistant Cashier; and Charles C. Boyles, Assistant Cashier.

DIRECTORS

John C. Penny, Gene W. Penny, George D. Tubbs, L. L. Reinecker, Willard Gross, Clara Jean Tubbs, Gregg Tubbs.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,420
2. U.S. Treasury securities		983
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,633
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		5,400
9. a. Loans, Total (excluding unearned income)	9,358	
b. Less: allowance for possible loan losses	64	
c. Loans, Net		9,294
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		150
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		46
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		22,005

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	8,214
18. Time and savings deposits of individuals, partnerships, and corporations	10,264
19. Deposits of United States Government	53
20. Deposits of States and political subdivisions in the United States	660
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	82
24. TOTAL DEPOSITS (sum of items 17 thru 23)	19,273
a. Total demand deposits	8,518
b. Total time and savings deposits	10,755
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	32
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,305
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 6,000 (Par Value)	
b. No. shares outstanding 6,000 (Par Value)	600
34. Surplus	700
35. Undivided profits	1,426
36. Reserve for contingencies and other capital reserves	(26)
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	22,005

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

L. R. Bate, President; Robert E. Rice and Richard Kerbel, Vice Presidents;
Robert E. Rice, Cashier-Secretary and Treasurer; Erna Dutton, Assistant
Cashier.

DIRECTORS

L. R. Bate, Bowers Holt, Robert E. Rice, Robert M. Shay, John F. Shuman,
L. J. Tippet.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	833
2.	U.S. Treasury securities	840
3.	Obligations of other U.S. Government agencies and corporations	40
4.	Obligations of States and Political subdivisions in the United States	2,184
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,300
9.	a. Loans, Total (excluding unearned income)	6,191
	b. Less: allowance for possible loan losses	71
	c. Loans, Net	6,120
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	46
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	156
16.	TOTAL ASSETS (sum of items 1 thru 15)	11,519

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,607
18.	Time and savings deposits of individuals, partnerships, and corporations	5,998
19.	Deposits of United States Government	25
20.	Deposits of States and political subdivisions in the United States	600
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	34
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,264
	a. Total demand deposits	3,782
	b. Total time and savings deposits	6,482
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	140
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,404
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock a. No. shares authorized	3,600		
	b. No. shares outstanding	3,600	(Par Value) . . .	360
34.	Surplus			340
35.	Undivided profits			415
36.	Reserve for contingencies and other capital reserves			
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,115
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			11,519

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Senior Vice President;
Lawrence M. Brase, Assistant Vice President and Cashier; Mildred M. Kobilan,
Assistant Cashier and John R. Keller, Assistant Vice President.

DIRECTORS

John L. Pieper, Dorothy A. Pieper, Vinita E. Pieper, Milton L. Mathis.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	645
2.	U.S. Treasury securities	1,430
3.	Obligations of other U.S. Government agencies and corporations	50
4.	Obligations of States and Political subdivisions in the United States.	2,940
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,600
9.	a. Loans, Total (excluding unearned income)	9,815
	b. Less: allowance for possible loan losses.	152
	c. Loans, Net	9,663
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	150
12.	Real estate owned other than bank premises	9
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	389
16.	TOTAL ASSETS (sum of items 1 thru 15).	16,876

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	4,869
18.	Time and savings deposits of individuals, partnerships, and corporations	9,952
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	254
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	169
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,248
	a. Total demand deposits.	5,211
	b. Total time and savings deposits.	10,037
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. ;	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	346
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	15,594
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	2,000		
		b. No. shares outstanding	2,000	(Par Value) . . .	200
34.	Surplus.				400
35.	Undivided profits.				682
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,282
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				16,876

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

E. Lynn Pittman, President; Lawrence E. Burg, Vice President and Cashier; L. Kristine Gardner, Secretary and Loan Officer; Verna M. Caple, Operations Officer; Steve Connolly, Vice President and Treasurer; and Dave Alley, Assistant Cashier.

DIRECTORS

J. Robert Young, Wallace A.E. DeBeque, Ernest Gianinetti, William B. Vollbracht, Rodney E. Slifer, Peter N. Guy, J. Dudley Lockrem, Wally Dallenbach, E. Lynn Pittman, and Robert Downs.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	715
2.	U.S. Treasury securities	736
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and Political subdivisions in the United States.	1,605
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	27
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	5,792
	b. Less: allowance for possible loan losses.	63
	c. Loans, Net	5,729
10.	Lease financing receivables.	6
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	102
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	144
16.	TOTAL ASSETS (sum of items 1 thru 15).	9,164
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,003
18.	Time and savings deposits of individuals, partnerships, and corporations	2,748
19.	Deposits of United States Government	9
20.	Deposits of States and political subdivisions in the United States	1,906
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	218
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,884
	a. Total demand deposits.	3,386
	b. Total time and savings deposits.	4,498
25.	Federal funds purchased and securities sold under agreements to repurchase	385
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	89
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,358
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value) . . .	100
34.	Surplus.	450
35.	Undivided profits.	256
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	806
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	9,164

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
Douglas County

OFFICERS

P. S. Miller, President; W. C. Buboltz, Executive Vice President;
R. G. Oliver, Vice President and Cashier; Dona W. Sherlock, Assistant
Vice President; T. W. Waymire, Assistant Cashier.

DIRECTORS

P. S. Miller, J. E. Miller, W. C. Buboltz, and R. G. Oliver.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,231
2. U.S. Treasury securities		7,591
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,391
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	11,273	
b. Less: allowance for possible loan losses	135	
c. Loans, Net		11,138
10. Lease financing receivables		150
11. Bank premises, furniture and fixtures, and other assets representing bank premises		201
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		412
16. TOTAL ASSETS (sum of items 1 thru 15)		28,520
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,495
18. Time and savings deposits of individuals, partnerships, and corporations		13,910
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		3,912
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		21
23. Certified and officers' checks		361
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,699
a. Total demand deposits	8,758	
b. Total time and savings deposits	15,941	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		244
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,943
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		800
35. Undivided profits		2,577
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,577
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,520

THE EASTERN COLORADO BANK, CHEYENNE WELLS
Cheyenne County

OFFICERS

Victor Weed, President; V. L. Weed, Vice President and James R. Weed, Cashier-Secretary.

DIRECTORS

Victor Weed, V. L. Weed, James R. Weed, Irvin M. Bricker, and Lelia Rehfeld.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,266
2.	U.S. Treasury securities	2,839
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,064
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	800
9.	a. Loans, Total (excluding unearned income)	12,550
	b. Less: allowance for possible loan losses	111
	c. Loans, Net	12,439
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	97
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	27
16.	TOTAL ASSETS (sum of items 1 thru 15)	18,532
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,937
18.	Time and savings deposits of individuals, partnerships, and corporations	9,925
19.	Deposits of United States Government	26
20.	Deposits of States and political subdivisions in the United States	1,547
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	21
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	16,653
	a. Total demand deposits	5,476
	b. Total time and savings deposits	11,177
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,653
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 4,000 (Par Value)	400
	b. No. shares outstanding 4,000 (Par Value)	1,000
34.	Surplus	479
35.	Undivided profits	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,879
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	18,532

BANK OF CLIFTON, CLIFTON
Mesa County

OFFICERS

Harvey D. Hoff, Chairman of the Board and President; Roy F. Gilmore, Vice President, Cashier and Secretary; David G. Burlingame, Assistant Secretary.

DIRECTORS

Harvey D. Hoff, Ronald W. Hoff, Ruth I. Young, Richard H. Kassebaum, David G. Burlingame.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		553
2. U.S. Treasury securities		188
3. Obligations of other U.S. Government agencies and corporations		499
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		400
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	592	
b. Less: allowance for possible loan losses	3	
c. Loans, Net		589
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		140
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		36
16. TOTAL ASSETS (sum of items 1 thru 15)		2,423

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		915
18. Time and savings deposits of individuals, partnerships, and corporations		438
19. Deposits of United States Government		302
20. Deposits of States and political subdivisions in the United States		89
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		32
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,776
a. Total demand deposits	1,008	
b. Total time and savings deposits	768	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		12
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,788
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock a. No. shares authorized	20,000		
b. No. shares outstanding	20,000	(Par Value) . . .	350
34. Surplus			250
35. Undivided profits			35
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			635
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			2,423

GREENHORN VALLEY BANK, COLORADO CITY
Pueblo County

OFFICERS

Roy I. Gordon, President; David O. Gallaher, Vice President and Cashier-Secretary; Flora L. Nolan, Assistant Cashier.

DIRECTORS

Morris L. Graber, Harold C. Petersen, Roy I. Gordon, and David O. Gallaher.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		268
2. U.S. Treasury securities		237
3. Obligations of other U.S. Government agencies and corporations		30
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		9
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		100
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,071	
b. Less: allowance for possible loan losses.	9	
c. Loans, Net		3,062
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		121
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		138
16. TOTAL ASSETS (sum of items 1 thru 15).		3,965
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		732
18. Time and savings deposits of individuals, partnerships, and corporations		2,102
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		688
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		37
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,569
a. Total demand deposits.	805	
b. Total time and savings deposits.	2,764	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		25
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,594
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . .		
33. Common Stock a. No. shares authorized 200,000		
b. No. shares outstanding 200,000 (Par Value) . . .		200
34. Surplus.		100
35. Undivided profits.		71
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		371
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		3,965

THE BANK AT BROADMOOR
Colorado Springs
El Paso County

OFFICERS

Blakemore McCarty, Chairman of the Board; Don E. Hammer, President;
Gordon E. Price, Secretary; Nancy R. Bode, Cashier.

DIRECTORS

Don E. Hammer, Paul L. Howes, Blakemore McCarty, Gordon E. Price,
and Mary E. Ross.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		430
2. U.S. Treasury securities		118
3. Obligations of other U.S. Government agencies and corporations		585
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,646	
b. Less: allowance for possible loan losses	3	
c. Loans, Net		1,643
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		263
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		53
16. TOTAL ASSETS (sum of items 1 thru 15)		3,110
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		786
18. Time and savings deposits of individuals, partnerships, and corporations		1,443
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		133
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,364
a. Total demand deposits	921	
b. Total time and savings deposits	1,443	
25. Federal funds purchased and securities sold under agreements to repurchase		25
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		6
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		64
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		2,459
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000 (Par Value)		300
b. No. shares outstanding 50,000 (Par Value)		300
34. Surplus		51
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		651
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,110

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Richard Duncan, President; Carl H. Hall, Vice President; Gene K. Dover, Cashier-Secretary; Terry W. Darby, Assistant Vice President; Rea Boyd, Credit Officer.

DIRECTORS

Richard Duncan, Carl H. Hall, Gerson Epstein, and Jon P. Coates.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,180
2. U.S. Treasury securities		925
3. Obligations of other U.S. Government agencies and corporations		478
4. Obligations of States and Political subdivisions in the United States		1,181
5. Other bonds, notes, and debentures		256
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,592	
b. Less: allowance for possible loan losses	126	
c. Loans, Net		7,466
10. Lease financing receivables		87
11. Bank premises, furniture and fixtures, and other assets representing bank premises		362
12. Real estate owned other than bank premises		121
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		238
16. TOTAL ASSETS (sum of items 1 thru 15)		12,294
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,201
18. Time and savings deposits of individuals, partnerships, and corporations		4,810
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		1,698
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		122
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,832
a. Total demand deposits	4,597	
b. Total time and savings deposits	6,235	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		69
b. Other liabilities for borrowed money		159
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		156
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 17 thru 29)		11,216
31. Subordinated notes and debentures		200
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 250,000 (Par Value)		250
b. No. shares outstanding 250,000 (Par Value)		250
34. Surplus		550
35. Undivided profits		78
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		878
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,294

CENTRAL BANK OF ACADEMY BOULEVARD, COLORADO SPRINGS
El Paso County

OFFICERS

W. L. Perry, President; D. D. Wohlhueter, Vice President; and
Dennis D. Nathan, Cashier-Secretary.

DIRECTORS

Allen T. Carey, James H. Curry, John W. Dawson Jay W. Kriss, John Lane,
John C. McConnell, Paul O. Schneebeck, Harold M. Whitney, Donald J. Lory
and W. L. Perry.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,290
2. U.S. Treasury securities		1,456
3. Obligations of other U.S. Government agencies and corporations		551
4. Obligations of States and Political subdivisions in the United States		2,377
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	13,610	
b. Less: allowance for possible loan losses	167	
c. Loans, Net		13,443
10. Lease financing receivables		341
11. Bank premises, furniture and fixtures, and other assets representing bank premises		315
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		409
16. TOTAL ASSETS (sum of items 1 thru 15).		22,382
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,284
18. Time and savings deposits of individuals, partnerships, and corporations		8,740
19. Deposits of United States Government		44
20. Deposits of States and political subdivisions in the United States		2,555
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		7
23. Certified and officers' checks		301
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,931
a. Total demand deposits	8,658	
b. Total time and savings deposits	11,273	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		159
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		211
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,301
31. Subordinated notes and debentures		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000 (Par Value)		250
b. No. shares outstanding 25,000 (Par Value)		
34. Surplus		1,050
35. Undivided profits		481
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,781
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		22,382

CENTRAL BANK OF COLORADO SPRINGS, COLORADO SPRINGS
El Paso County

OFFICERS

Wesley E. Strain, President; John M. Stafford, Executive Vice President; Kent D. Boyd, Senior Vice President, Cashier and Security Officer; Terry P. Coffelt, Senior Vice President and Trust Officer; N. A. Majors, Senior Vice President and Assistant Security Officer; Kenneth Weissenfluh, Senior Vice President and Loan Officer; Jack R. Anderson, Senior Marketing and Personnel Officer; Robert Hansen, Senior Data Officer; James E. Pilkington, Mary S. Bader, William D. Bokelman, Mary V. Campbell, Jack C. Miller, Eugene Pankau and Charles E. Reinking, Vice Presidents.

DIRECTORS

Frank L. Black, Hugh K. Bowie, Robert P. Foss, William E. Gernert, Thomas D. Gresham, A. W. Mueller, Ten V. Schroll, Clarence J. Shearer, Billie H. Smartt, John M. Stafford, Wesley E. Strain and Russell M. Wolfe.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	7,015
2.	U.S. Treasury securities	9,562
3.	Obligations of other U.S. Government agencies and corporations	700
4.	Obligations of States and Political subdivisions in the United States	12,455
5.	Other bonds, notes, and debentures	29
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	62,268
	b. Less: allowance for possible loan losses	749
	c. Loans, Net	61,519
10.	Lease financing receivables	9
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,396
12.	Real estate owned other than bank premises	3
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,388
16.	TOTAL ASSETS (sum of items 1 thru 15).	95,076
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	29,293
18.	Time and savings deposits of individuals, partnerships, and corporations	39,937
19.	Deposits of United States Government	289
20.	Deposits of States and political subdivisions in the United States	12,988
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	29
23.	Certified and officers' checks	669
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	83,205
	a. Total demand deposits	31,271
	b. Total time and savings deposits	51,934
25.	Federal funds purchased and securities sold under agreements to repurchase	1,500
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	488
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	1,742
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	86,935
31.	Subordinated notes and debentures	1,500
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 216,060	
	b. No. shares outstanding 216,060 (Par Value) . . .	1,080
34.	Surplus	4,707
35.	Undivided profits	854
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,641
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	95,076

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

I. Tom Curry, Executive Vice President & Chief Executive Officer; Alfred L. Kreps, Vice President; Mary P. Denney, Cashier-Secretary; Norma N. Painter, Accounting Officer; and Karen M. Waling, Operations Officer.

DIRECTORS

Frederick M. Farrar, Joseph J. Rustin, Edward A. Pacey, Peter R. Spahn, and Barry A. Weiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,512
2.	U.S. Treasury securities	1,894
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and Political subdivisions in the United States	5
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,600
9.	a. Loans, Total (excluding unearned income)	5,443
	b. Less: allowance for possible loan losses	103
	c. Loans, Net	5,340
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,405
12.	Real estate owned other than bank premises	157
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	200
16.	TOTAL ASSETS (sum of items 1 thru 15)	13,513
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,379
18.	Time and savings deposits of individuals, partnerships, and corporations	4,113
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,215
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	1
23.	Certified and officers' checks	214
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,922
	a. Total demand deposits	5,594
	b. Total time and savings deposits	5,328
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	137
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,059
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding 115,000 (Par Value)	2,300
33.	Common Stock a. No. shares authorized 690,834	
	b. No. shares outstanding 225,834 (Par Value)	1,129
34.	Surplus	1,033
35.	Undivided profits	(2,008)
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,454
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	13,513

FIRST AMERICAN BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Max R. Meuli, President; W. H. Kandt, Executive Vice President; John G. Jackson, Vice President; Judy Carlson and Helen Ercinas, Assistant Vice Presidents; Dale G. Fullen, Cashier-Secretary; Nancy Schaffer, Assistant Cashier.

DIRECTORS

Robert E. Keyes, Max R. Meuli, W.H. Kandt, Joseph A. Reich, Jr.,
J. Douglas Shand, and John G. Jackson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,205
2.	U.S. Treasury securities	2,200
3.	Obligations of other U.S. Government agencies and corporations	3,247
4.	Obligations of States and Political subdivisions in the United States	409
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	13,264
	b. Less: allowance for possible loan losses	73
	c. Loans, Net	13,191
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	442
12.	Real estate owned other than bank premises	207
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	511
16.	TOTAL ASSETS (sum of items 1 thru 15).	24,912
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	7,442
18.	Time and savings deposits of individuals, partnerships, and corporations	10,959
19.	Deposits of United States Government	15
20.	Deposits of States and political subdivisions in the United States	2,697
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	360
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	21,473
	a. Total demand deposits	7,876
	b. Total time and savings deposits	13,597
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	710
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,183
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 130,000	
	b. No. shares outstanding 130,000 (Par Value)	1,300
34.	Surplus	1,000
35.	Undivided profits	429
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,729
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	24,912

FIRST BANK, COLORADO SPRINGS
El Paso County

OFFICERS

William R. Simpson, President and Chairman of the Board; Van B. Jorstad, Executive Vice President; James C. Nelson, Vice President and Cashier; William R. Haskin, Loren H. Bonath and Gaylord Alberg, Vice Presidents; David E. Lohman and Robert W. Tator, Assistant Vice Presidents; Gloria J. Allen, Credit Officer and Carole L. Rakestraw, Marketing Officer.

DIRECTORS

William R. Simpson, Earl Berner, Wendell Cheek, Jim D. Cox, Ralph J. Grage, Bill Groom, and Duane E. Koster.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,172
2. U.S. Treasury securities		699
3. Obligations of other U.S. Government agencies and corporations		762
4. Obligations of States and Political subdivisions in the United States.		3,994
5. Other bonds, notes, and debentures		20
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	18,498	
b. Less: allowance for possible loan losses.	154	
c. Loans, Net		18,344
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		401
12. Real estate owned other than bank premises		588
13. Investments in unconsolidated subsidiaries and associated companies.		66
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		790
16. TOTAL ASSETS (sum of items 1 thru 15).		28,836
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,787
18. Time and savings deposits of individuals, partnerships, and corporations		13,169
19. Deposits of United States Government		38
20. Deposits of States and political subdivisions in the United States		1,947
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		1
23. Certified and officers' checks		689
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,631
a. Total demand deposits.	10,515	
b. Total time and savings deposits.	15,116	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,050
31. Subordinated notes and debentures.		400
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 675,000		
b. No. shares outstanding 495,000 (Par Value)		495
34. Surplus.		1,018
35. Undivided profits.		873
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		28,836

GARDEN OF THE GODS BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Stephen S. Laine, President; Peter M. Sheedy, Vice President and Cashier-Secretary; Maura L. O'Hara, Assistant Cashier.

DIRECTORS

William H. Becker, Frederick M. Farrar, Katherine T. Farrar, Stephen S. Laine, Edward A. Pacey, Joseph J. Rustin, Peter R. Spahn, J. Tully Weiss.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,384
2.	U.S. Treasury securities	199
3.	Obligations of other U.S. Government agencies and corporations	609
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	189
6.	Federal Reserve stock and corporate stock	168
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,975
9.	a. Loans, Total (excluding unearned income)	2,209
	b. Less: allowance for possible loan losses	62
	c. Loans, Net	2,147
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	149
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	64
16.	TOTAL ASSETS (sum of items 1 thru 15)	6,884
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	2,429
18.	Time and savings deposits of individuals, partnerships, and corporations	2,534
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	815
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	83
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,865
	a. Total demand deposits	2,516
	b. Total time and savings deposits	3,349
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	35
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	110
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,010
31.	Subordinated notes and debentures	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 75,000	
	b. No. shares outstanding 75,000 (Par Value)	375
34.	Surplus	225
35.	Undivided profits	274
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	874
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	6,884

UNITED BANK OF COLORADO SPRINGS
Colorado Springs
OFFICERS

Robert E. Trego, President and Chairman of the Board; Richard W. Dailey, Senior Vice President; Jeffrey B. Milburn, Vice President; Eileen D. Cole, Cashier; Rod Brechtel, Asst. Vice President; Samuel J. Susuras, Asst. Vice President and Personal Banking Manager; Frances M. Whyte, Asst. Vice President; Leota J. Roads, Marketing Officer; Donald E. Demaree, Jr., Personnel Officer, Security Officer, Affirmative Action Officer and Assistant Cashier.

DIRECTORS

T. L. Cobb, Charles L. Hinkle, Bruce Hughes, Dietz Lusk, Jr., Michael J. McNally, L.C. Slothower, Jr., Robert E. Trego, Mark D. Wild, W. A. Wills, Jr., Barbara L. Yalich.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	6,506	
2. U.S. Treasury securities	4,702	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	6,361	
5. Other bonds, notes, and debentures	15	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	26,910	
b. Less: allowance for possible loan losses	266	
c. Loans, Net		26,644
10. Lease financing receivables		21
11. Bank premises, furniture and fixtures, and other assets representing bank premises		788
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	679	
16. TOTAL ASSETS (sum of items 1 thru 15)	45,716	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	13,510	
18. Time and savings deposits of individuals, partnerships, and corporations	24,345	
19. Deposits of United States Government	30	
20. Deposits of States and political subdivisions in the United States	1,018	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	1,035	
23. Certified and officers' checks	740	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	40,678	
a. Total demand deposits	15,589	
b. Total time and savings deposits	25,089	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	166	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases	71	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	526	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,441	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 170,000		
b. No. shares outstanding 170,000 (Par Value)	850	
34. Surplus	1,500	
35. Undivided profits	1,925	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,275	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	45,716	

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

Orrel A. Daniel, President; Herbert G. Balderston, Executive Vice President; Kenneth M. Agnew, Senior Vice President and Cashier; Lynn M. Jefferies, Vice President; Clyde DeBello, Vice President; Barbara McCullough, Assistant Vice President; Donald R. Schulz, Vice President and Auditor.

DIRECTORS

Orrel A. Daniel, Kenneth M. Agnew, E. Kathleen Bauder, Edward A. Brown, Mads Anderson, Barbara McCullough, Herbert G. Balderston, Frances T. Daniel, Ivan R. Jergensen, Kenneth L. Cahagen, and Robert L. Bergman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,620
2.	U.S. Treasury securities	2,150
3.	Obligations of other U.S. Government agencies and corporations	505
4.	Obligations of States and Political subdivisions in the United States.	5,719
5.	Other bonds, notes, and debentures	73
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	15,775
	b. Less: allowance for possible loan losses.	417
	c. Loans, Net	15,358
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	355
12.	Real estate owned other than bank premises	212
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	9
15.	Other assets	451
16.	TOTAL ASSETS (sum of items 1 thru 15).	27,452
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	8,903
18.	Time and savings deposits of individuals, partnerships, and corporations	9,935
19.	Deposits of United States Government	64
20.	Deposits of States and political subdivisions in the United States	5,149
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	18
23.	Certified and officers' checks	313
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	24,382
	a. Total demand deposits.	10,294
	b. Total time and savings deposits.	14,088
25.	Federal funds purchased and securities sold under agreements to repurchase	1,100
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	9
29.	Other liabilities.	56
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	25,547
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 5,000	
	b. No. shares outstanding 5,000 (Par Value)	500
34.	Surplus.	1,200
35.	Undivided profits.	205
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,905
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	27,452

MOUNTAIN VALLEY BANK, CONIFER
Jefferson County

OFFICERS

John Olson, Chairman and Chief Executive Officer; Lloyd London, President;
Marlene Wade, Secretary and Cashier.

DIRECTORS

John P. Olson, Dale Langford, Morris Burk, Lloyd London, Ellen Olsen.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thcu.</u>
1. Cash and due from depository institutions.		415
2. U.S. Treasury securities		493
3. Obligations of other U.S. Government agencies and corporations		599
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		29
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		165
9. a. Loans, Total (excluding unearned income)	1,175	
b. Less: allowance for possible loan losses.	7	
c. Loans, Net		1,168
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		315
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		65
16. TOTAL ASSETS (sum of items 1 thru 15).		3,249
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,121
18. Time and savings deposits of individuals, partnerships, and corporations		1,210
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		119
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		150
24. TOTAL DEPOSITS (sum of items 17 thru 23).		2,606
a. Total demand deposits.	1,295	
b. Total time and savings deposits.	1,311	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		24
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,630
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500 (Par Value)		350
b. No. shares outstanding 12,500 (Par Value)		
34. Surplus.		150
35. Undivided profits.		119
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		619
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		3,249

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmeor D. Brown, Senior Vice President and Cashier-Secretary; Charles D. Englehart and Marlin R. Wittwer, Assistant Vice Presidents; Elizabeth J. Norris, Operations Officer and Assistant Cashier; and Phyllis A. Ferinando, Assistant Cashier.

DIRECTORS

George E. Dilts, Jack W. Hawkins, Joe C. Keesee, Charles M. McAfee, Sterling C. Phillips, James D. Porter, Wayne Rogers, Charles M. Searle, Elizabeth S. Searle, and Halworth B. Tanner.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,285
2. U.S. Treasury securities		1,686
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,021
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	15,076	
b. Less: allowance for possible loan losses	155	
c. Loans, Net		14,921
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		924
12. Real estate owned other than bank premises		85
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		730
16. TOTAL ASSETS (sum of items 1 thru 15)		24,153
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,176
18. Time and savings deposits of individuals, partnerships, and corporations		11,673
19. Deposits of United States Government		106
20. Deposits of States and political subdivisions in the United States		3,599
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		179
23. Certified and officers' checks		122
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,855
a. Total demand deposits	6,914	
b. Total time and savings deposits	14,941	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		203
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,377
31. Subordinated notes and debentures		200
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000 (Par Value)		600
b. No. shares outstanding 60,000 (Par Value)		600
34. Surplus		367
35. Undivided profits		9
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,576
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,153

THE MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

F. R. Montgomery, Chairman of the Board; J. H. Oliver, Vice Chairman of the Board; L. R. Fredrick, President; J. T. Haddan and O. L. Ashliman, Vice Presidents; G. E. Swanson, Vice President and Trust Officers; William Tevebaugh, Assistant Vice President; J. D. Kreissler, Vice President and Cashier; Cheryl Minton and Shirley Seely, Assistant Cashiers; Christine Prestin, Loan Operations; Janet Batt, Teller Operations; and M. L. McCawley, Auditor.

DIRECTORS

James H. Oliver, Ronald L. Moore, F. R. Montgomery, L. R. Fredrick, G. E. Swanson, O. L. Ashliman, Charles A. Stoddard, Jr., L. Dean Visintainer, Walter E. Zimmerman and Sidney H. Sather.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,252
2.	U.S. Treasury securities	4,654
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	7,620
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,600
9.	a. Loans, Total (excluding unearned income)	32,150
	b. Less: allowance for possible loan losses	409
	c. Loans, Net	31,741
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,003
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,273
16.	TOTAL ASSETS (sum of items 1 thru 15)	51,143
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	13,521
18.	Time and savings deposits of individuals, partnerships, and corporations	21,209
19.	Deposits of United States Government	156
20.	Deposits of States and political subdivisions in the United States	10,075
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	632
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	45,593
	a. Total demand deposits	15,530
	b. Total time and savings deposits	30,063
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	50
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	754
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	46,397
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 15,000	
	b. No. shares outstanding 15,000 (Par Value)	1,500
34.	Surplus	2,000
35.	Undivided profits	1,246
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,746
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	51,143

CRESTED BUTTE STATE BANK, CRESTED BUTTE
Gunnison County

OFFICERS

E. Richard Hunt, President; Steven R. Caldwell, Vice President; Gleaves M. Love, Vice President and Cashier-Secretary; Joyce M. Stajduhar and Barbara A. Kiesel, Assistant Cashiers.

DIRECTORS

E. Richard Hunt, Alanson D. Hegeman, William A. Frame, Allen Evans Cox, Gleaves M. Love, Thomas R.H. Glass, Thomas S. Cox, Kay C. Drury, and Stephen R. Caldwell.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,492
2.	U.S. Treasury securities	289
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	169
5.	Other bonds, notes, and debentures	34
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,825
9.	a. Loans, Total (excluding unearned income)	5,082
	b. Less: allowance for possible loan losses.	70
	c. Loans, Net	5,012
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	225
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	137
16.	TOTAL ASSETS (sum of items 1 thru 15).	9,183
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	3,606
18.	Time and savings deposits of individuals, partnerships, and corporations	3,131
19.	Deposits of United States Government	19
20.	Deposits of States and political subdivisions in the United States	1,496
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	21
23.	Certified and officers' checks	119
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,392
	a. Total demand deposits.	3,886
	b. Total time and savings deposits.	4,506
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	84
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,476
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 2,500	
	b. No. shares outstanding 2,500 (Par Value)	250
34.	Surplus.	212
35.	Undivided profits.	245
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	707
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	9,183

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President and Cashier.

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Wayne S. Mackin, Mary Alice Robinson, Jim L. Songer and Richard W. Johnson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		575
2. U.S. Treasury securities		646
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		396
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,779	
b. Less: allowance for possible loan losses	21	
c. Loans, Net		3,758
10. Lease financing receivables		5
11. Bank premises, furniture and fixtures, and other assets representing bank premises		134
12. Real estate owned other than bank premises		22
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		116
16. TOTAL ASSETS (sum of items 1 thru 15)		5,652

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		1,439
18. Time and savings deposits of individuals, partnerships, and corporations		2,097
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		1,423
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		79
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,050
a. Total demand deposits	1,718	
b. Total time and savings deposits	3,332	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		53
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		62
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,165
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	5,980	
b. No. shares outstanding	5,980	(Par Value) . . .
34. Surplus		230
35. Undivided profits		137
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		487
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,652

THE RIO GRANDE COUNTY BANK, DEL NORTE
Rio Grande County

OFFICERS

John Reason, President; L.C. Martz, Vice President; John D. von Bernuth, Assistant Vice President; James P. Oaks, Cashier; Marion J. Underwood, Assistant Cashier.

DIRECTORS

John Reason, L.C. Martz, Alex Colville, Richard E. Conour, and Elizabeth A. Conour.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,743
2. U.S. Treasury securities		194
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		652
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		9
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		900
9. a. Loans, Total (excluding unearned income)	4, 219	
b. Less: allowance for possible loan losses	60	
c. Loans, Net		4,159
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		44
12. Real estate owned other than bank premises		15
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		16
15. Other assets		7,787
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,423
18. Time and savings deposits of individuals, partnerships, and corporations		1,073
19. Deposits of United States Government		56
20. Deposits of States and political subdivisions in the United States		1,212
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		133
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,897
a. Total demand deposits	5,019	
b. Total time and savings deposits	1,878	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		29
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,926
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 250		
b. No. shares outstanding 250 (Par Value)		25
34. Surplus		275
35. Undivided profits		561
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		861
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,787

THE COLORADO BANK AND TRUST COMPANY OF DELTA

Delta
Delta CountyOFFICERS

J. H. Oliver, Chairman of the Board; D. L. Mitchell, President and Trust Officer; Stanley E. Austin, Executive Vice President; John N. Stenman, Vice President and Cashier; Rebecca Shea and William Seuell, Vice Presidents; June Calhoun and Herb Ensley, Assistant Cashiers; Betty Sharp, Trust Officer; and Kay Carlquist, Administrative Assistant.

DIRECTORS

J. H. Oliver, Ronald L. Moore, D. L. Mitchell, Stanley E. Austin, Bill Hellman, Don R. Lane, Ralph L. Mangum, and Elra L. Wilson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,765
2. U.S. Treasury securities		5,690
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		5,172
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	27,169	
b. Less: allowance for possible loan losses.	316	
c. Loans, Net		26,853
10. Lease financing receivables.		23
11. Bank premises, furniture and fixtures, and other assets representing bank premises		804
12. Real estate owned other than bank premises		137
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,101
16. TOTAL ASSETS (sum of items 1 thru 15).		43,545
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,051
18. Time and savings deposits of individuals, partnerships, and corporations		25,063
19. Deposits of United States Government		86
20. Deposits of States and political subdivisions in the United States		6,304
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		309
24. TOTAL DEPOSITS (sum of items 17 thru 23)		39,813
a. Total demand deposits.	8,959	
b. Total time and savings deposits.	30,854	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		506
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		40,319
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 120,000		
b. No. shares outstanding 120,000 (Par Value)		1,200
34. Surplus.		1,200
35. Undivided profits.		826
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,226
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		43,545

BANK OF DENVER, DENVER
Denver County

OFFICERS

Eugene H. Rock, President; George F. Rock, Senior Vice President; Patricia C. Connell, Cashier-Secretary; Loretta C. Smith, Assistant Cashier; William G. Moore, Treasurer.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl L. Lawrence, Rex L. Morgan, Eugene H. Rock, George F. Rock, Marie K. Rock, John J. Vance, Robert W. Walter, John A. Yelenick, and W. W. Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	4,565
2.	U.S. Treasury securities	3,886
3.	Obligations of other U.S. Government agencies and corporations	1,723
4.	Obligations of States and Political subdivisions in the United States.	7,701
5.	Other bonds, notes, and debentures	4
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,800
9.	a. Loans, Total (excluding unearned income)	35,945
	b. Less: allowance for possible loan losses.	359
	c. Loans, Net	35,586
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,938
12.	Real estate owned other than bank premises	39
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	826
15.	Other assets	813
16.	TOTAL ASSETS (sum of items 1 thru 15).	59,881
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	16,684
18.	Time and savings deposits of individuals, partnerships, and corporations	30,151
19.	Deposits of United States Government	92
20.	Deposits of States and political subdivisions in the United States	4,266
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	21
23.	Certified and officers' checks	693
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	51,907
	a. Total demand deposits.	17,626
	b. Total time and savings deposits.	34,281
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	12
27.	Mortgage indebtedness and liability for capitalized leases	1,093
28.	Bank's liability on acceptances executed and outstanding	826
29.	Other liabilities.	757
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	54,595
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 90,000	
	b. No. shares outstanding 90,000 (Par Value)	900
34.	Surplus.	1,500
35.	Undivided profits.	2,786
36.	Reserve for contingencies and other capital reserves	100
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	5,286
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	59,881

CENTRAL BANK OF DENVER, DENVER
Denver County

OFFICERS

Max G. Brooks, Chairman of the Board; Donald D. Hoffman, President; Joseph R. Lincoln, Executive Vice President and Secretary; R. J. Nelson and George G. Patterson, Executive Vice Presidents; Marvin R. Becker, Vice President and Controller; John E. Bush, Vice President and General Counsel; Thomas J. Gordon and Donald J. Horst, Vice President and Trust Officers; Donald H. Echtermeyer, Bernard E. Gibson, James B. Osbourn, Marvin F. Owens, Senior Vice Presidents; Johannes R. Tavernier, Corporate Trust Officer.

DIRECTORS

Jim D. Baldwin, Max G. Brooks, Donald R. Chabot, Alvin G. Flanagan, John E. Fuller, Donald D. Hoffman, Marion Hurwitz, Lloyd J. King, Dean R. Kittel, Joseph R. Lincoln, Frank B. McGlone, Roy L. Mason, R. J. Nelson, Richard H. O'Brien, J. W. Ringsby, Benjamin F. Stapleton, Jr., Chester J. Sulewski, Morley P. Thompson, Francis S. Van Derbur, Lucien Wulsin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	199,946
2.	U.S. Treasury securities	10,132
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	68,551
5.	Other bonds, notes, and debentures	237
6.	Federal Reserve stock and corporate stock	1,029
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	69,525
9.	a. Loans, Total (excluding unearned income)	491,664
	b. Less: allowance for possible loan losses	4,680
	c. Loans, Net	486,984
10.	Lease financing receivables	9,744
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	11,526
12.	Real estate owned other than bank premises	272
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	16,323
16.	TOTAL ASSETS (sum of items 1 thru 15)	874,269

	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	249,642
18.	Time and savings deposits of individuals, partnerships, and corporations	293,310
19.	Deposits of United States Government	3,632
20.	Deposits of States and political subdivisions in the United States	23,356
21.	Deposits of foreign governments and official institutions	65,110
22.	Deposits of commercial banks	82,735
23.	Certified and officers' checks	4,874
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	722,659
	a. Total demand deposits	333,577
	b. Total time and savings deposits	389,082
25.	Federal funds purchased and securities sold under agreements to repurchase	82,025
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	6,144
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	9,962
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	820,790
31.	Subordinated notes and debentures	7,800

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	8,100,000		
		b. No. shares outstanding	8,100,000	(Par Value) . . .	8,100
34.	Surplus				25,600
35.	Undivided profits				11,979
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				45,679
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				874,269

CENTRAL BANK OF NORTH DENVER, DENVER
Denver County

OFFICERS

Joseph R. Lincoln, Chairman of the Board; Mads Anderson, President; Donald D. Wise, Vice President and Cashier; C. David Harvey, Robert A. Wallace, Edward G. Wiggins and Larry Odegard, Vice Presidents; Marie E. Tokar, Assistant Vice President; Lynda Chea and Carol Pachello, Assistant Cashiers; and Karen Schwarck, Installment Loan Officer.

DIRECTORS

Mads Anderson, Dr. James R. Arneill, Jr., Max G. Brooks, Theodore M. Eaker, Joseph R. Lincoln, and Leo F. Sullivan.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	3,384
2.	U.S. Treasury securities	7,298
3.	Obligations of other U.S. Government agencies and corporations	7,676
4.	Obligations of States and Political subdivisions in the United States	5,163
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	1
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,565
9.	a. Loans, Total (excluding unearned income)	28,281
	b. Less: allowance for possible loan losses	405
	c. Loans, Net	27,876
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,043
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	791
16.	TOTAL ASSETS (sum of items 1 thru 15)	54,797
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	18,605
18.	Time and savings deposits of individuals, partnerships, and corporations	28,747
19.	Deposits of United States Government	47
20.	Deposits of States and political subdivisions in the United States	85
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	674
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	48,158
	a. Total demand deposits	19,338
	b. Total time and savings deposits	28,820
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	475
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	48,633
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 195,000	
	b. No. shares outstanding 195,000 (Par Value) . . .	975
34.	Surplus	3,575
35.	Undivided profits	1,614
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,164
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	54,797

CENTURY BANK AND TRUST, DENVER
Denver County

OFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President; John D. Rankin, Peter J. Ablanczy and Ralph E. Epen, Vice Presidents; Dolores K. Kerr Assistant Vice President; Sheila R. Johnson, Cashier; Gene W. Corley, Assistant Cashier; and Joseph Carara, Loan Officer.

DIRECTORS

Jon P. Coates, Gerson Epstein, Virgil F.W. Dickman, Harry J. Gobert, Fred W. Handel, E. C. Viner, Paul G. West.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	5,535
2.	U.S. Treasury securities	1,699
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	6,785
5.	Other bonds, notes, and debentures	639
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	25,641
	b. Less: allowance for possible loan losses	344
	c. Loans, Net	25,297
10.	Lease financing receivables	878
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	694
12.	Real estate owned other than bank premises	384
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,908
16.	TOTAL ASSETS (sum of items 1 thru 15)	43,819

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	16,672
18.	Time and savings deposits of individuals, partnerships, and corporations	18,361
19.	Deposits of United States Government	64
20.	Deposits of States and political subdivisions in the United States	1,709
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	1,511
23.	Certified and officers' checks	814
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	39,131
	a. Total demand deposits	19,064
	b. Total time and savings deposits	20,067
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	703
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	39,834
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	26,000	
		b. No. shares outstanding	26,000	(Par Value) . . .
34.	Surplus			520
35.	Undivided profits			2,147
36.	Reserve for contingencies and other capital reserves			1,318
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			3,985
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			43,819

COLORADO BANK -- TECH CENTER, DENVER
Denver County

OFFICERS

Garth Thomas, President; H. Daniel Pierson, Vice President and Cashier;
R. R. Arnold, Vice President; Mayo S. Dodd, Marketing Officer.

DIRECTORS

Will F. Nicholson, Jr., Harold Kountze, Jr., Kenneth H. Nordling, Garth Thomas, Charles A. Schley, Vern Eliason.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,299
2.	U.S. Treasury securities	1,446
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	4,789
	b. Less: allowance for possible loan losses	11
	c. Loans, Net	4,778
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	273
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	153
16.	TOTAL ASSETS (sum of items 1 thru 15)	9,049
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,857
18.	Time and savings deposits of individuals, partnerships, and corporations	2,923
19.	Deposits of United States Government	80
20.	Deposits of States and political subdivisions in the United States	600
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	278
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,738
	a. Total demand deposits	3,215
	b. Total time and savings deposits	3,523
25.	Federal funds purchased and securities sold under agreements to repurchase	741
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	67
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,546
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 8,000 (Par Value)	
	b. No. shares outstanding 8,000 (Par Value)	800
34.	Surplus	500
35.	Undivided profits	4
36.	Reserve for contingencies and other capital reserves	199
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,503
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	9,049

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of the Board; Merlin C. Williams, President; John G. Wilkinson, Executive Vice President; Robert S. Anderson, Ralph E. Nelson and Robert J. Woods, Senior Vice Presidents; Vernon T. Reece, Jr., Senior Vice President and Trust Officer; Donald M. Troutman, Senior Vice President and Cashier; Donald R. Drummer, Vice President and Comptroller; James R. Elliott, Clifford L. Erickson, James E. Fitch, Mary P. Heatwole, Robert E. Lewis, Cecil McGlothlen and Ralph M. Slapper, Vice Presidents; James D. Garrett, Jeanette C. Pastore, Dolores R. Spomer and John W. Verner, Assistant Vice Presidents; John T. Waltherhausen, Trust Officer.

DIRECTORS

J. W. Allison, Keith L. Brown, George P. Caulkins, Jr., Richard H. Cooper, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Jr., Vernon T. Reece, Jr., Finlay M. Robinson John G. Wilkinson and Merlin C. Williams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	10,325
2.	U.S. Treasury securities	17,520
3.	Obligations of other U.S. Government agencies and corporations	500
4.	Obligations of States and Political subdivisions in the United States	18,737
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	15
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,000
9.	a. Loans, Total (excluding unearned income)	37,541
	b. Less: allowance for possible loan losses	314
	c. Loans, Net	37,227
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,070
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,439
16.	TOTAL ASSETS (sum of items 1 thru 15).	89,833

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	36,709
18.	Time and savings deposits of individuals, partnerships, and corporations	40,328
19.	Deposits of United States Government	2,616
20.	Deposits of States and political subdivisions in the United States	196
21.	Deposits of foreign governments and official institutions	1
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,226
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	81,076
	a. Total demand deposits	38,374
	b. Total time and savings deposits	42,702
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	487
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	81,563
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	100,000	
		b. No. shares outstanding	100,000	(Par Value) . . .
				2,000
34.	Surplus			3,000
35.	Undivided profits			3,270
36.	Reserve for contingencies and other capital reserves			
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			8,270
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			89,833

DOMINION BANK OF DENVER, DENVER
Denver County

OFFICERS

Daniel G. Hunter, President; Eugene T. Davis, Vice President; Pat Harless, Cashier-Secretary; Goldie Terry, Assistant Cashier; Christine Hildebrand, Treasurer.

DIRECTORS

Robert G. Elliott, Daniel G. Hunter, George L. Mac Gregor, Jr., Maurice Bershof, Paul J. Christensen, and Lyle Peter Edwards.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,262
2. U.S. Treasury securities		2,260
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,219
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		7,000
9. a. Loans, Total (excluding unearned income)	9,542	
b. Less: allowance for possible loan losses	38	
c. Loans, Net		9,504
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		758
12. Real estate owned other than bank premises		226
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		348
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		22,577
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,046
18. Time and savings deposits of individuals, partnerships, and corporations		7,573
19. Deposits of United States Government		78
20. Deposits of States and political subdivisions in the United States		1,000
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		588
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,285
a. Total demand deposits	11,712	
b. Total time and savings deposits	8,573	
25. Federal funds purchased and securities sold under agreements to repurchase		233
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		212
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,730
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 85,000		
b. No. shares outstanding 85,000 (Par Value)		850
34. Surplus		820
35. Undivided profits		177
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		22,577

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

A. I. McCroskie, President; William M. Wilson, Cashier and Vice President; Arlin McCroskie, Assistant Vice President; Marvin E. Francis and Mary Bell, Assistant Cashiers; and Merrill O. Dart, Secretary.

DIRECTORS

A. I. McCroskie, Merrill O. Dart, Dwight A. Hamilton, and Laurence B. Tree.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,806
2.	U.S. Treasury securities	496
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	3,097
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	610
9.	a. Loans, Total (excluding unearned income)	5,640
	b. Less: allowance for possible loan losses	76
	c. Loans, Net	5,564
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	145
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	304
16.	TOTAL ASSETS (sum of items 1 thru 15)	12,022

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	6,248
18.	Time and savings deposits of individuals, partnerships, and corporations	3,626
19.	Deposits of United States Government	38
20.	Deposits of States and political subdivisions in the United States	
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	362
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,274
	a. Total demand deposits	6,648
	b. Total time and savings deposits	3,626
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	5
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,279
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	50,000
	b. No. shares outstanding	50,000
		(Par Value) . . .
34.	Surplus	350
35.	Undivided profits	750
36.	Reserve for contingencies and other capital reserves	643
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,743
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,022

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

Herman Horwich, Honorary Chairman of the Board; Ronald L. Moore, Chairman of the Board; Jack D. Rudolph, President and Chief Executive Officer; Gary G. Winter, Senior Vice President; Byron Hassstedt, Vice President and Trust Officer; Loyd Klemsz, Jerry Dirnberger, Raymond Buchanan, Ralph Raskin and John Woods, Vice Presidents; Dorothy Brown, Cashier and Secretary to the Board; Martin Perlman, David Boyles, and Terry Grotelueschen, Assistant Vice Presidents.

DIRECTORS

Arnold B. Alpert, Bruce Bowers, Mack L. Clayton, Ronald L. Crabb, Norman G. Gardenswartz, Herman Horwich, Paul Miller, Ronald L. Moore, James H. Oliver, Joseph D. Pepper, Gerald M. Quiat, Homer E. Reed, John C. Rudolph, Bernard J. Schaffner, Charles M. Schayer, I. J. Shore, and Max Weisblv.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		8,964
2. U.S. Treasury securities		9,210
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		10,237
5. Other bonds, notes, and debentures		996
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		6,000
9. a. Loans, Total (excluding unearned income)	80,792	
b. Less: allowance for possible loan losses	587	
c. Loans, Net		80,205
10. Lease financing receivables		856
11. Bank premises, furniture and fixtures, and other assets representing bank premises		4,597
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,187
16. TOTAL ASSETS (sum of items 1 thru 15)		123,275

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		36,788
18. Time and savings deposits of individuals, partnerships, and corporations		58,937
19. Deposits of United States Government		296
20. Deposits of States and political subdivisions in the United States		8,122
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		4,270
23. Certified and officers' checks		2,996
24. TOTAL DEPOSITS (sum of items 17 thru 23)		111,409
a. Total demand deposits	42,958	
b. Total time and savings deposits	68,451	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,362
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		112,771
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . .		
33. Common Stock a. No. shares authorized 300,000		
b. No. shares outstanding 300,000 (Par Value) . . .		3,000
34. Surplus		4,017
35. Undivided profits		3,487
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		10,504
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		123,275

INDEPENDENT STATE BANK OF COLORADO, DENVER
Denver County

OFFICERS

David G. Hamill, President; Betty M. Paulsen, Cashier.

DIRECTORS

Walter C. Emery, Louis F. Bein, Darryl W. Biggerstaff, Richard W. Ducic,
Frederick A. Esgar, David G. Hamill, Earl F. Lehigh, George T. Sweeney,
James Thomas, Leon A. Winters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		249
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		36
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		28,000
9. a. Loans, Total (excluding unearned income)	325	
b. Less: allowance for possible loan losses	4	
c. Loans, Net		321
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		7
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		26
16. TOTAL ASSETS (sum of items 1 thru 15)		28,639
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		
18. Time and savings deposits of individuals, partnerships, and corporations		
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		2,533
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,533
a. Total demand deposits	2,263	
b. Total time and savings deposits	270	
25. Federal funds purchased and securities sold under agreements to repurchase		24,447
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		8
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,988
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,040		
b. No. shares outstanding 6,040 (Par Value)		604
34. Surplus		604
35. Undivided profits		443
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,651
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,639

INTERNATIONAL BANK, DENVER
Denver County

OFFICERS

Charles H. Smukler, President; Stephen G. Seay, Executive Vice-President;
O. C. Etter and John R. Simmons, Vice Presidents; Anna Marie Pixler, Assistant
Cashier.

DIRECTORS

Charles H. Smukler, Stephen G. Seay, Leigh H. Norgren, Jack C. Kent,
Martha Pettyjohn, and Robert E. Best

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,633
2. U.S. Treasury securities		186
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States.		1,086
5. Other bonds, notes, and debentures		24
6. Federal Reserve stock and corporate stock.		24
7. Trading account securities		1,200
8. Federal Funds sold and securities purchased under agreements to resell		10,096
9. a. Loans, Total (excluding unearned income)	10,096	
b. Less: allowance for possible loan losses.	46	
c. Loans, Net		10,050
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		478
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		288
15. Other assets		16,445
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,065
18. Time and savings deposits of individuals, partnerships, and corporations		6,924
19. Deposits of United States Government		117
20. Deposits of States and political subdivisions in the United States		1,308
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		478
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,892
a. Total demand deposits.	6,660	
b. Total time and savings deposits.	8,232	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		254
31. Subordinated notes and debentures.		15,146
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus.		500
35. Undivided profits.		299
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		16,445

MID-STATES BANK, DENVER
Denver County

OFFICERS

Alan R. Kris, President; Joseph P. Casey, Executive Vice President; Betty M. Paulsen, Senior Vice President and Cashier; William H. Edens, Senior Vice President Loan Administration; Carolyn Kealiher, Assistant Vice President, Personnel; Phyllis A. Hogan, Assistant Vice President, Operations; Virginia M. Alfredson, Loan Operations; and Mary Pfeifer, Operations Officer.

DIRECTORS

Mike A. Leprino, James G. Leprino, John F. Harper, John W. O'Dorisio, Louis L. Fox, Alan R. Kris, Anthony M. Dursey, Bruce E. Taylor, Donald Kehe, Charles M. DeBelle and George Koustas.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,300
2.	U.S. Treasury securities	1,462
3.	Obligations of other U.S. Government agencies and corporations	450
4.	Obligations of States and Political subdivisions in the United States	7,566
5.	Other bonds, notes, and debentures	62
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,150
9.	a. Loans, Total (excluding unearned income)	22,582
	b. Less: allowance for possible loan losses	242
	c. Loans, Net	22,340
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	2,114
12.	Real estate owned other than bank premises	76
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	594
16.	TOTAL ASSETS (sum of items 1 thru 15)	42,114
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	14,364
18.	Time and savings deposits of individuals, partnerships, and corporations	21,047
19.	Deposits of United States Government	100
20.	Deposits of States and political subdivisions in the United States	1,303
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	12
23.	Certified and officers' checks	506
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	37,332
	a. Total demand deposits	14,983
	b. Total time and savings deposits	22,349
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	297
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	380
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	38,009
31.	Subordinated notes and debentures	50
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 184,800	
	b. No. shares outstanding 184,800 (Par Value)	1,848
34.	Surplus	1,391
35.	Undivided profits	816
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,055
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	42,114

MONTBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillstrop, President; Murray F. Hill, Executive Vice President and Cashier; Jean Warren and W. Paul Summers, Vice Presidents; Michael J. Krupa, Assistant Vice President and Cashier-Secretary; Barabara West, Assistant Cashier; Kenneth R. Veasman, Security Officer; Gerard V. Frank, Business Development and Treasurer; and Betty Pershing, Auditor.

DIRECTORS

Charles R. Sillstrop, Kenneth A. Bundy, M.L. Gibson, Jr., Edward F. Hanifen, Murray F. Hill, Vincent N. Schmitz, George T. Sweeney, Loren E. Swenson, and Jack E. Wagenblast.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,829
2.	U.S. Treasury securities	2,398
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	3,470
5.	Other bonds, notes, and debentures	96
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	13,570
	b. Less: allowance for possible loan losses.	126
	c. Loans, Net	13,444
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	186
12.	Real estate owned other than bank premises	87
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	373
16.	TOTAL ASSETS (sum of items 1 thru 15).	23,883
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	10,944
18.	Time and savings deposits of individuals, partnerships, and corporations	9,760
19.	Deposits of United States Government	81
20.	Deposits of States and political subdivisions in the United States	500
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	35
23.	Certified and officers' checks	373
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	21,693
	a. Total demand deposits.	11,433
	b. Total time and savings deposits.	10,260
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	257
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,950
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 30,000	
	b. No. shares outstanding 30,000 (Par Value)	300
34.	Surplus.	1,000
35.	Undivided profits.	633
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,933
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	23,883

MOUNTAIN STATES BANK, DENVER
Denver County

OFFICERS

William G. Griffith, President; Glen A. Pray, William G. Coatman, William H. Flory, Robert E. Jordan and Arnold E. Smith, Vice Presidents; Michael C. Gavender and Bernie S. Morphy, Assistant Vice Presidents; Bernard J. Staebell, Cashier-Secretary; Robert G. Carpenter, Susan M. Creel and Steven C. Krsnak, Assistant Cashiers; Stoddard White and E. W. Hodge, Trust Officers.

DIRECTORS

John T. Allen, Jr., George W. Calkins, J. E. Collier, Robert E. Frederic, William G. Griffith, D. R. Murphy, Edward D. Pierson, Wilbur M. Pryor, and Stoddard White.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	8,384
2.	U.S. Treasury securities	12,080
3.	Obligations of other U.S. Government agencies and corporations	6,100
4.	Obligations of States and Political subdivisions in the United States	11,459
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	9,300
9.	a. Loans, Total (excluding unearned income)	43,714
	b. Less: allowance for possible loan losses	508
	c. Loans, Net	43,206
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	579
12.	Real estate owned other than bank premises	19
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,312
16.	TOTAL ASSETS (sum of items 1 thru 15)	93,439
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	30,044
18.	Time and savings deposits of individuals, partnerships, and corporations	49,313
19.	Deposits of United States Government	830
20.	Deposits of States and political subdivisions in the United States	3
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	615
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	80,805
	a. Total demand deposits	31,489
	b. Total time and savings deposits	49,316
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	2,222
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	83,027
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 75,000	
	b. No. shares outstanding 75,000 (Par Value)	1,500
34.	Surplus	2,500
35.	Undivided profits	6,412
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,412
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	93,439

SOUTHEAST STATE BANK, DENVER
Denver County

OFFICERS

Larry A. Mizel, Chairman of the Board; L. I. Paulson, Vice Chairman of the Board; Robert M. Sherrill, President; Conrad Kern and Francis J. Tata, Senior Vice Presidents; Ronald G. Rogers, Senior Vice President and Controller; Richard L. McGilvery and Patricia Peterie, Vice Presidents; Winifred J. Althizer, Vice President and Director of Personnel; Warren Lee, Cashier; Karen S. Chacon, Operations Officer; Scott Edwards, Auditor; and Debra R. Gillman, Lobby Officer.

DIRECTORS

Larry A. Mizel, Emil Hecht, L.I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Robert M. Sherrill, Donald L. Kortz, and Michael A. Feiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,281
2.	U.S. Treasury securities	2,978
3.	Obligations of other U.S. Government agencies and corporations	938
4.	Obligations of States and Political subdivisions in the United States.	3,562
5.	Other bonds, notes, and debentures	33
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	20,139
	b. Less: allowance for possible loan losses.	231
	c. Loans, Net	19,908
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	335
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	414
15.	Other assets	410
16.	TOTAL ASSETS (sum of items 1 thru 15).	31,859
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	15,289
18.	Time and savings deposits of individuals, partnerships, and corporations	11,195
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	2
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	947
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	27,434
	a. Total demand deposits.	16,239
	b. Total time and savings deposits.	11,195
25.	Federal funds purchased and securities sold under agreements to repurchase	150
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	414
29.	Other liabilities.	491
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	28,489
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 100,000 (Par Value)	
	b. No. shares outstanding 100,000 (Par Value)	800
34.	Surplus.	1,500
35.	Undivided profits.	1,070
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,370
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	31,859

SOUTHWEST STATE BANK, DENVER
Denver County

OFFICERS

Joseph Mosko, President; Harold V. Lustig, Senior Executive Vice President; Gary A. Mosko, Executive Vice President and Coordinator to the President; Jo Ann Brockway, Senior Vice President and Assistant to the Cashier; William Hedberg, Senior Vice President and Cashier; Richard Masche and Mary Cleveland, Vice Presidents; Stanley Winkler, Barbara Raper, Paulette Redler, and Shirley Johnson, Assistant Vice Presidents.

DIRECTORS

Joseph Mosko, Harold V. Lustig, Chess R. Martin, Zelig Berenbaum, James A. Lustig, Gary A. Mosko, and Hubert T. Weinshienk.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,220
2.	U.S. Treasury securities	4,411
3.	Obligations of other U.S. Government agencies and corporations	794
4.	Obligations of States and Political subdivisions in the United States	9,361
5.	Other bonds, notes, and debentures	50
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	35,427
	b. Less: allowance for possible loan losses	413
	c. Loans, Net	35,014
10.	Lease financing receivables	175
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	258
12.	Real estate owned other than bank premises	186
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	853
16.	TOTAL ASSETS (sum of items 1 thru 15)	55,322
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	15,629
18.	Time and savings deposits of individuals, partnerships, and corporations	31,775
19.	Deposits of United States Government	80
20.	Deposits of States and political subdivisions in the United States	789
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	100
23.	Certified and officers' checks	762
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	49,135
	a. Total demand deposits	16,478
	b. Total time and savings deposits	32,657
25.	Federal funds purchased and securities sold under agreements to repurchase	365
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	973
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	50,473
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 150,000 (Par Value)	
	b. No. shares outstanding 150,000 (Par Value)	1,500
34.	Surplus	2,000
35.	Undivided profits	1,349
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,849
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	55,322

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E. G. Koellings, Chairman & Chief Executive Officer; J. W. Wells, President; N. R. Lockwood and J. C. Monnich, Senior Vice Presidents; W. H. Bahl, Frank G. Kozak, James W. Gunter and Robert T. Rubbo, Vice Presidents; E. S. Turnbull, Cashier; Jerry D. Dirks, Assistant Vice President; Ulma L. Schaffer, Assistant Vice President and Trust Officer; Betty B. Dobbins, Assistant Cashier.

DIRECTORS

Wayne T. Biddle, Howard L. Farkas, Lloyd E. Hayne, Ralph D. Johnson,
E. G. Koelling, W. R. Murfin, John B. Rogers, and J. B. Wells.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,242
2.	U.S. Treasury securities	4,462
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	15,144
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,000
9.	a. Loans, Total (excluding unearned income)	32,990
	b. Less: allowance for possible loan losses	186
	c. Loans, Net	32,804
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	990
12.	Real estate owned other than bank premises	177
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	806
16.	TOTAL ASSETS (sum of items 1 thru 15)	60,625
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	21,450
18.	Time and savings deposits of individuals, partnerships, and corporations	26,615
19.	Deposits of United States Government	53
20.	Deposits of States and political subdivisions in the United States	4,625
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	52,744
	a. Total demand deposits	21,557
	b. Total time and savings deposits	31,187
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	876
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	53,620
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 240,000 (Par Value) . . .	3,000
	b. No. shares outstanding 240,000 (Par Value) . . .	
34.	Surplus	2,250
35.	Undivided profits	1,658
36.	Reserve for contingencies and other capital reserves	97
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	7,005
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	60,625

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

E. G. Merritt, President; J. C. Kinkade, First Vice President; Merton R. Taylor and William K. Nielson, Second Vice Presidents; Donald K. Majors, Executive Vice President and Cashier-Secretary; Edward G. Merritt, Jr., Vice President; Mary Ruth Majors and Mark A. Pell, Assistant Vice Presidents.

DIRECTORS

E. G. Merritt, M.D., J. C. Kinkade, Merton R. Taylor, William K. Nielson, and Donald K. Majors.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,178
2.	U.S. Treasury securities	1,071
3.	Obligations of other U.S. Government agencies and corporations	525
4.	Obligations of States and Political subdivisions in the United States.	173
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	6,100
9.	a. Loans, Total (excluding unearned income)	9,581
	b. Less: allowance for possible loan losses.	112
	c. Loans, Net	9,469
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	271
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15).	18,787
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	6,841
18.	Time and savings deposits of individuals, partnerships, and corporations	9,086
19.	Deposits of United States Government	235
20.	Deposits of States and political subdivisions in the United States	759
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	107
23.	Certified and officers' checks	308
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	17,336
	a. Total demand deposits.	7,886
	b. Total time and savings deposits.	9,450
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,336
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus.	525
35.	Undivided profits.	726
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,451
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	18,787

DOVE CREEK STATE BANK, DOVE CREEK
Dolores County

OFFICERS

R. A. Galyean, President; Joe Kirkpatrick, Vice President; and
Ron Nolde, Cashier-Secretary.

DIRECTORS

Ross O. Carhart, Laroy Crow, Max Dalton, R. A. Galyean, John Jackson,
Robert E. Keyes, Cecil D. Martin, James E. Morehart, and J. Douglas Shand.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		468
2. U.S. Treasury securities		1,669
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		913
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	4,112	
b. Less: allowance for possible loan losses.	38	
c. Loans, Net		4,074
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		171
12. Real estate owned other than bank premises		1
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		186
16. TOTAL ASSETS (sum of items 1 thru 15).		7,682
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,459
18. Time and savings deposits of individuals, partnerships, and corporations		4,511
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		848
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		23
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,845
a. Total demand deposits.	1,901	
b. Total time and savings deposits.	4,944	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		113
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,958
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,500		
b. No. shares outstanding 1,500 (Par Value)		150
34. Surplus.		275
35. Undivided profits.		299
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		724
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		7,682

BANK OF DURANGO, DURANGO
La Plata County

OFFICERS

Richard W. Turner, Chairman; R. W. Turner, Jr., President; Patterson Curtis, Executive Vice President; J. R. Harrison, Senior Vice President; Art Troyer, Vice President and Cashier; Richard L. Reinhard, Robert J. Peters and Clarence Beebe, Vice Presidents; Harold E. Luzar, Jr., Assistant Vice President and Carol Nunn, Administrative Assistant to the President.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel, Clarence Beebe, Patterson Curtis, Richard L. Reinhard, and Robert J. Peters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,822
2.	U.S. Treasury securities	3,321
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	7,247
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	19,837
	b. Less: allowance for possible loan losses.	230
	c. Loans, Net	19,607
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	503
12.	Real estate owned other than bank premises	217
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	884
16.	TOTAL ASSETS (sum of items 1 thru 15).	35,601
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	10,001
18.	Time and savings deposits of individuals, partnerships, and corporations	11,773
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	7,926
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	931
23.	Certified and officers' checks	574
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	31,205
	a. Total demand deposits.	12,069
	b. Total time and savings deposits.	19,136
25.	Federal funds purchased and securities sold under agreements to repurchase	700
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	386
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	36
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	542
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	32,869
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 35,000	
	b. No. shares outstanding 35,000 (Par Value)	700
34.	Surplus.	1,300
35.	Undivided profits.	732
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,732
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	35,601

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

Ned E. Oyler, President; Richard C. Rodgers, Vice President;
Paul V. Depp, Assistant Vice President; Ross M. Bolt, Cashier;
Mary Ann Wilson, Assistant Cashier; and Helen E. Oyler, Secretary.

DIRECTORS

Stephen Adams, Ned E. Oyler and Helen E. Oyler.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,018
2.	U.S. Treasury securities	859
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	3,812
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	14,055
	b. Less: allowance for possible loan losses.	14
	c. Loans, Net	14,041
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	788
12.	Real estate owned other than bank premises	44
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	481
16.	TOTAL ASSETS (sum of items 1 thru 15).	21,543

	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	4,956
18.	Time and savings deposits of individuals, partnerships, and corporations	8,798
19.	Deposits of United States Government	38
20.	Deposits of States and political subdivisions in the United States	4,912
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	341
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	19,045
	a. Total demand deposits.	6,864
	b. Total time and savings deposits.	12,181
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	399
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,444
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	2,000
	b. No. shares outstanding	2,000 (Par Value) . . .
34.	Surplus.	400
35.	Undivided profits.	600
36.	Reserve for contingencies and other capital reserves	999
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	100
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,099
		21,543

THE EATON BANK, EATON
Weld County

OFFICERS

C. L. Larsen, President; John Kundert, Vice President; Pearl M. Larsen, Secretary; Beverly B. Webster, Cashier; Carla L. Garton, Assistant Cashier.

DIRECTORS

Pearl M. Larsen, Nellie M. Tyson, William J. Carlson, C. D. Larsen, and Velma L. Dillon.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,030
2. U.S. Treasury securities		300
3. Obligations of other U.S. Government agencies and corporations		743
4. Obligations of States and Political subdivisions in the United States		1,137
5. Other bonds, notes, and debentures		25
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,550
9. a. Loans, Total (excluding unearned income)	9,465	
b. Less: allowance for possible loan losses	112	
c. Loans, Net		9,353
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		79
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		156
16. TOTAL ASSETS (sum of items 1 thru 15)		14,373
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,244
18. Time and savings deposits of individuals, partnerships, and corporations		8,785
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		1,078
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		37
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,147
a. Total demand deposits	3,749	
b. Total time and savings deposits	9,398	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		50
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,197
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,000 (Par Value)		100
b. No. shares outstanding 1,000 (Par Value)		
34. Surplus		742
35. Undivided profits		334
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,176
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,373

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Frank S. Peterson, President; C. P. Parrish, Vice President and Cashier-Secretary.

DIRECTORS

Nicholas J. Meagher, Jr., Glen B. Clark, Sr., Frank S. Peterson, Kenneth D. Luff, and Glen B. Clark, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	5,309
2.	U.S. Treasury securities	7,137
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	5,260
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	361
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,200
9.	a. Loans, Total (excluding unearned income)	22,292
	b. Less: allowance for possible loan losses	162
	c. Loans, Net	22,130
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	889
12.	Real estate owned other than bank premises	40
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	763
16.	TOTAL ASSETS (sum of items 1 thru 15)	45,089
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	21,880
18.	Time and savings deposits of individuals, partnerships, and corporations	16,546
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	1,340
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	868
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	40,637
	a. Total demand deposits	22,786
	b. Total time and savings deposits	17,869
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	444
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	386
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,467
31.	Subordinated notes and debentures	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 116,500	
	b. No. shares outstanding 116,500 (Par Value)	466
34.	Surplus	1,334
35.	Undivided profits	1,822
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,622
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	45,089

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD
Arapahoe CountyOFFICERS

C. L. Anderson, President; Robert J. McDowell and Michael A. Ohaver, Vice Presidents; W.L. Carter, Executive Vice President; Gary A. Johnson, Vice President and Cashier; Larry A. Suderman and Stephen Ellis, Assistant Vice Presidents.

DIRECTORS

C. L. Anderson, Robert J. McDowell, Joseph K. Bailey, O. Wesley Box, W. L. Carter, Robert F. Kelley, James McKechnie, Jr., William P. McKinnell, Jr., and Daniel Kubby.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,358
2. U.S. Treasury securities		1,501
3. Obligations of other U.S. Government agencies and corporations		1,946
4. Obligations of States and Political subdivisions in the United States.		200
5. Other bonds, notes, and debentures		97
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	14,967	
b. Less: allowance for possible loan losses.	24	
c. Loans, Net		14,943
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		212
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		439
15. Other assets		22,696
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,203
18. Time and savings deposits of individuals, partnerships, and corporations		9,861
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		3,065
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		475
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,611
a. Total demand deposits.	7,826	
b. Total time and savings deposits.	12,785	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		164
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,775
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		750
34. Surplus.		800
35. Undivided profits.		371
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,921
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		22,696

CHARTER BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

A. Emmet Stephenson, Jr., Chairman of the Board; Thomas W. Kelly, President;
Stephen R. Dawson, Vice President, Cashier and Secretary.

DIRECTORS

A. Emmet Stephenson, Jr., Toni E. Stephenson, Norman Daren Writer, Diane
D. Writer, James H. Galbreath, James B. Wallace, Martin J. Wöhnlich,
William C. Foxley, Thomas W. Kelly.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		167
2. U.S. Treasury securities		424
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,950
9. a. Loans, Total (excluding unearned income)	1	
b. Less: allowance for possible loan losses	1	
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		108
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		27
16. TOTAL ASSETS (sum of items 1 thru 15)		2,676
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,671
18. Time and savings deposits of individuals, partnerships, and corporations		25
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		16
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,723
a. Total demand deposits	1,698	
b. Total time and savings deposits	25	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,723
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		500
34. Surplus		400
35. Undivided profits		53
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		953
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,676

COMMUNITY BANK & TRUST COMPANY, ENGLEWOOD
Arapahoe County

OFFICERS

C. H. Smuckler, Chairman of the Board; Stephen G. Seay, President;
C. Walter Wilson, Assistant Vice President; and Linda Riley, Cashier.

DIRECTORS

Jack C. Kent; Leigh H. Norgren, Stephen G. Seay, C.H. Smukler,
Wilbur G. Wright and Richard L. Banta, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		692
2. U.S. Treasury securities		275
3. Obligations of other U.S. Government agencies and corporations		350
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		24
6. Federal Reserve stock and corporate stock		
7. Trading account securities		875
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,419	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		4,409
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		61
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		120
16. TOTAL ASSETS (sum of items 1 thru 15)		6,806
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,412
18. Time and savings deposits of individuals, partnerships, and corporations		3,332
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		860
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		37
23. Certified and officers' checks		71
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,718
a. Total demand deposits	1,526	
b. Total time and savings deposits	4,192	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		89
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,807
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000 (Par Value)		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus		300
35. Undivided profits		199
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		999
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,806

ORCHARD VALLEY BANK, ENGLEWOOD
Arapahoe County

OFFICERS

Charles H. Smukler, Chairman of the Board; Larry F. Pisacka, President;
Scott Radcliffe, Assistant Vice President; Steven R. Dupps, Cashier.

DIRECTORS

Jack C. Kent, Stephen G. Seay, Robert E. Best, Charles H. Smukler, Larry
F. Pisacka.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	315
2.	U.S. Treasury securities	
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	27
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	775
9.	a. Loans, Total (excluding unearned income)	1,395
	b. Less: allowance for possible loan losses.	7
	c. Loans, Net	1,388
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	70
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	36
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,611

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	710
18.	Time and savings deposits of individuals, partnerships, and corporations	556
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	300
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	29
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	1,599
	a. Total demand deposits.	743
	b. Total time and savings deposits.	856
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	19
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,618
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	50,000		
		b. No. shares outstanding	50,000	(Par Value) . . .	600
34.	Surplus.				300
35.	Undivided profits.				93
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				993
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				2,611

FIRSTBANK OF ERIE, ERIE
Weld County

OFFICERS

A. Blaine Alley, President; Larry J. Hauserman, Vice President; Robert S. Appel, Secretary; and James G. Wendler, Cashier.

DIRECTORS

Robert S. Appel, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, M.D., Roger L. Reisher, Ira C. Rothgerber, John R. Thomas, George Williams, J. Robert Young, A. Blaine Alley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	218
2.	U.S. Treasury securities	1,073
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	365
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	1,271
	b. Less: allowance for possible loan losses.	8
	c. Loans, Net	1,263
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	9
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	17
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,945
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	527
18.	Time and savings deposits of individuals, partnerships, and corporations	1,801
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	215
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	29
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,573
	a. Total demand deposits.	627
	b. Total time and savings deposits.	1,946
25.	Federal funds purchased and securities sold under agreements to repurchase	100
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	26
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,699
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000 (Par Value)	60
	b. No. shares outstanding 40,000	60
34.	Surplus.	126
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	246
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,945

THE ESTES PARK BANK, ESTES PARK
Larimer County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President;
Margaret Hurd Noyes, Cashier; Rose Hersh, Assistant Cashier; Floyd A.
Tyson, Jr., Vice President and Controller; Jayne Gerrish, Loan Officer.

DIRECTORS

C. William Herzog, Charles F. Hix, George J. Hix, Glonda L. Hix, Robert L.
Porter, Stanley J. Pratt.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,479
2.	U.S. Treasury securities	1,284
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States.	1,250
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,750
9.	a. Loans, Total (excluding unearned income)	9,481
	b. Less: allowance for possible loan losses.	47
	c. Loans, Net	9,434
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	588
12.	Real estate owned other than bank premises	316
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	346
16.	TOTAL ASSETS (sum of items 1 thru 15).	17,647
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,177
18.	Time and savings deposits of individuals, partnerships, and corporations	9,986
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	1,615
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	130
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,912
	a. Total demand deposits.	4,507
	b. Total time and savings deposits.	11,405
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	120
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,032
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 4,000	
	b. No. shares outstanding 4,000 (Par Value)	400
34.	Surplus.	800
35.	Undivided profits.	415
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,615
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	17,647

BANK OF EVERGREEN, EVERGREEN
Jefferson County

OFFICERS

Gary E. Brooks, Chairman of the Board; Richard N. Brown, President and Compliance Officer; William H. Nofsinger, Cashier, Board Secretary and Security Officer.

DIRECTORS

Gary E. Brooks, Max G. Brooks, R. N. Brown, Selwyn D. Graves, George G. Patterson, R. D. Soper, and William R. Valentine.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,293
2. U.S. Treasury securities		482
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,509
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	10,067	
b. Less: allowance for possible loan losses	98	
c. Loans, Net		9,969
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		244
12. Real estate owned other than bank premises		93
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		16
16. TOTAL ASSETS (sum of items 1 thru 15)		15,906
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,591
18. Time and savings deposits of individuals, partnerships, and corporations		5,916
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		702
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		524
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,733
a. Total demand deposits	8,167	
b. Total time and savings deposits	6,566	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		2
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,735
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,250		
b. No. shares outstanding 16,250 (Par Value)		325
34. Surplus		525
35. Undivided profits		283
36. Reserve for contingencies and other capital reserves		38
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,171
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,906

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

Gary S. Ryan, President; William R. Hansen, Assistant Vice President;
Barbara R. Weston, Cashier-Secretary; Debra L. Miller, Assistant Cashier.

DIRECTORS

Wayne Olson, C. D. Boyd, Gary S. Ryan.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	326
2.	U.S. Treasury securities	1,989
3.	Obligations of other U.S. Government agencies and corporations	555
4.	Obligations of States and Political subdivisions in the United States	854
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	2,283
	b. Less: allowance for possible loan losses	35
	c. Loans, Net	2,248
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	92
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	225
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,289
 <u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,462
18.	Time and savings deposits of individuals, partnerships, and corporations	1,623
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	2,259
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,344
	a. Total demand deposits	1,769
	b. Total time and savings deposits	3,575
25.	Federal funds purchased and securities sold under agreements to repurchase	300
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	65
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,709
31.	Subordinated notes and debentures	
 <u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized	
	b. No. shares outstanding (Par Value)	120
34.	Surplus	245
35.	Undivided profits	215
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	580
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	6,289

COMMERCE BANK, FORT COLLINS
Larimer County

OFFICERS

Joel H. Wiens, Chairman of the Board and President; Richard Zieman, Executive Vice President; Trexel Warren, Cashier; Phyllis Wiens, Secretary.

DIRECTORS

Joel H. Wiens, Thomas J. Wiens, Phyllis Wiens, William Pickett, Max R. Hoffman, Gary E. Nordick, Richard Zieman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	545
2.	U.S. Treasury securities	289
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	76
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	20
9.	a. Loans, Total (excluding unearned income)	4,043
	b. Less: allowance for possible loan losses.	7
	c. Loans, Net	4,036
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	239
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	65
16.	TOTAL ASSETS (sum of items 1 thru 15).	5,270
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,556
18.	Time and savings deposits of individuals, partnerships, and corporations	2,019
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	700
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	45
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,321
	a. Total demand deposits.	1,602
	b. Total time and savings deposits.	2,719
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,380
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	400
34.	Surplus.	300
35.	Undivided profits.	190
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	890
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	5,270

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J. E. Facer, President; A. J. Heutzenroeder, Vice President and
Cashier-Secretary.

DIRECTORS

Glen B. Clark, Walter C. Emery, and J. E. Facer.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		626
2. U.S. Treasury securities		490
3. Obligations of other U.S. Government agencies and corporations		250
4. Obligations of States and Political subdivisions in the United States		213
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	3,636	
b. Less: allowance for possible loan losses	42	
c. Loans, Net		3,594
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		108
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		126
16. TOTAL ASSETS (sum of items 1 thru 15).		5,607
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,319
18. Time and savings deposits of individuals, partnerships, and corporations		1,871
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		605
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		144
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,943
a. Total demand deposits	2,467	
b. Total time and savings deposits	2,476	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		46
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,989
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		200
35. Undivided profits		218
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		618
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,607

ROCKY MOUNTAIN BANK & TRUST COMPANY
Fort Collins
Larimer County

OFFICERS

Larry L. Wall, President; B. A. Duval, Gary L. Butler and Daniel E. Olson, Vice Presidents; F.A. Forbes, Cashier-Secretary; Catherine Haworth, Assistant Cashier; Lyle F. Wall, Marketing Representative; and Maxine Hager, Personal Loan Officer.

DIRECTORS

B.A. Duval, John M. Toliver, Larry L. Wall, Lyle F. Wall,
Harold C. Warner, and Reta F. Wall.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,154
2.	U.S. Treasury securities	3,079
3.	Obligations of other U.S. Government agencies and corporations	255
4.	Obligations of States and Political subdivisions in the United States.	1,593
5.	Other bonds, notes, and debentures	15
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	11,344
	b. Less: allowance for possible loan losses.	96
	c. Loans, Net	11,248
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	668
12.	Real estate owned other than bank premises	62
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	519
16.	TOTAL ASSETS (sum of items 1 thru 15).	18,593
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	5,026
18.	Time and savings deposits of individuals, partnerships, and corporations	10,107
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,104
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	363
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	16,600
	a. Total demand deposits.	5,409
	b. Total time and savings deposits.	11,191
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	46
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	188
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	266
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,100
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 33,000 (Par Value)	330
	b. No. shares outstanding 33,000 (Par Value)	330
34.	Surplus.	770
35.	Undivided profits.	393
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,493
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	18,593

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Dennis W. White, President; Grant A. Edwards, Assistant Vice President;
Beverly J. Miller, Cashier-Secretary; Michael A. Peetz, Assistant Cashier;
Lori A. Rasmussen, Loan Officer.

DIRECTORS

John R. Grieve, Mary M. Carlson, Leonard McCain, Roy G. Dinsdale and
Dennis W. White.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,639
2. U.S. Treasury securities		1,471
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,406
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,258
9. a. Loans, Total (excluding unearned income)	13,685	
b. Less: allowance for possible loan losses.	160	
c. Loans, Net		13,525
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		369
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		490
16. TOTAL ASSETS (sum of items 1 thru 15).		21,158

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,607
18. Time and savings deposits of individuals, partnerships, and corporations	10,207
19. Deposits of United States Government	59
20. Deposits of States and political subdivisions in the United States	2,566
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	544
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,983
a. Total demand deposits.	6,994
b. Total time and savings deposits.	11,989
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	278
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,261
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,000		
b. No. shares outstanding 4,000 (Par Value)		400
34. Surplus.		600
35. Undivided profits.		897
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,897
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		21,158

THE FARMERS STATE BANK OF FORT MORGAN
Fort Morgan

OFFICERS

J. H. Bloedorn, Jr., President; David L. Schomburg, Vice President;
Catherine C. Stroh, Secretary and Trust Officer; C. L. Williams, Cashier;
Ronald L. Hays, Vice President.

DIRECTORS

H. B. Bloedorn, J. H. Bloedorn, Jr., R. B. Fancher, Gary L. Loseke,
Catherine C. Stroh, and W. M. Watrous.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,944
2. U.S. Treasury securities		4,321
3. Obligations of other U.S. Government agencies and corporations		1,674
4. Obligations of States and Political subdivisions in the United States.		8,419
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		108
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,950
9. a. Loans, Total (excluding unearned income)	36,761	
b. Less: allowance for possible loan losses.	454	
c. Loans, Net		36,307
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		610
12. Real estate owned other than bank premises		32
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		1,144
15. Other assets		62,509
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,549
18. Time and savings deposits of individuals, partnerships, and corporations		36,868
19. Deposits of United States Government		72
20. Deposits of States and political subdivisions in the United States		4,869
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		195
24. TOTAL DEPOSITS (sum of items 17 thru 23)		53,553
a. Total demand deposits.	12,602	
b. Total time and savings deposits.	40,951	
25. Federal funds purchased and securities sold under agreements to repurchase		570
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		300
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		883
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		55,306
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,000		
b. No. shares outstanding 16,000 (Par Value)		1,600
34. Surplus.		2,000
35. Undivided profits.		3,603
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,203
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		62,509

PIONEER BANK, FOUNTAIN
El Paso County

OFFICERS

John G. Lovett, President; Stephen A. Mosher, Senior Vice President;
D. Laverne Fellhauer, Cashier-Secretary; Dorothy B. Brewer, Administrative
Officer and Assistant Cashier; and Marcia L. Montgomery, Assistant Loan
Officer and Treasurer.

DIRECTORS

Leo R. Smentowski, John G. Lovett, Thomas S. Sinton, Sr., Floy E. Murphy,
Stephen A. Mosher, and Marcella F. Smentowski.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		968
2. U.S. Treasury securities		1,238
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		443
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	4,447	
b. Less: allowance for possible loan losses	56	
c. Loans, Net		4,391
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		87
12. Real estate owned other than bank premises		25
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		290
16. TOTAL ASSETS (sum of items 1 thru 15)		8,642

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,750
18. Time and savings deposits of individuals, partnerships, and corporations	2,467
19. Deposits of United States Government	14
20. Deposits of States and political subdivisions in the United States	2,515
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	46
24. TOTAL DEPOSITS (sum of items 17 thru 23)	7,792
a. Total demand deposits	3,204
b. Total time and savings deposits	4,588
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	261
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,053
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized 20		
b. No. shares outstanding 20	(Par Value)	200
34. Surplus		200
35. Undivided profits		189
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		589
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,642

THE FOWLER STATE BANK, FOWLER,
Otero County

OFFICERS

Joe M. Fox, President; Mrs. W. H. Fox, Chairman of the Board
Doyle Marvin, Vice President and Cashier-Secretary.

DIRECTORS

Joe M. Fox, Mrs. H. W. Fox, Doyle Marvin, E. F. Tillotson

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	291
2.	U.S. Treasury securities	2,495
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States.	234
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,750
9.	a. Loans, Total (excluding unearned income)	3,400
	b. Less: allowance for possible loan losses.	72
	c. Loans, Net	3,328
10.	Lease financing receivables.	16
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	29
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,343
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,867
18.	Time and savings deposits of individuals, partnerships, and corporations	5,295
19.	Deposits of United States Government	8
20.	Deposits of States and political subdivisions in the United States	18
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	45
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,233
	a. Total demand deposits.	1,931
	b. Total time and savings deposits.	5,302
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,233
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 500 (Par Value)	50
	b. No. shares outstanding 500	250
34.	Surplus.	810
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,110
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	8,343

PLATTE VALLEY BANK OF WELD COUNTY, FREDERICK
Weld County

OFFICERS

James J. O' Dell, President; Alan D. Wilson, Executive Vice President;
Virginia L. Unrein, Cashier; Mary Jane Hall and Allan J. Becker,
Assistant Vice Presidents.

DIRECTORS

James J. O'Dell, Jeanne L. O'Dell, Richard G. Chenoweth, Betty J. Butz,
Eugene C. Anderson, and Alan D. Wilson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		884
2. U.S. Treasury securities		498
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States.		385
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,459	
b. Less: allowance for possible loan losses.	52	
c. Loans, Net		5,407
10. Lease financing receivables.		103
11. Bank premises, furniture and fixtures, and other assets representing bank premises		95
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		353
16. TOTAL ASSETS (sum of items 1 thru 15).		7,925
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,403
18. Time and savings deposits of individuals, partnerships, and corporations		4,410
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		881
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		114
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,820
a. Total demand deposits.	1,801	
b. Total time and savings deposits.	5,019	
25. Federal funds purchased and securities sold under agreements to repurchase		395
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		69
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,284
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus.		350
35. Undivided profits.		91
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		641
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		7,925

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Alan Crook, President; John F. Ezell, Vice President; Scott R. Scholbe, Cashier; Franklin R. Albert, Assistant Cashier; and Susan Bailey, Loan Operations Officer.

DIRECTORS

Donald Farber, H. S. Myers, Alan Crook, John F. Ezell, Charles R. Anderson, and Scott R. Scholbe.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,329
2.	U.S. Treasury securities	1,122
3.	Obligations of other U.S. Government agencies and corporations	2,597
4.	Obligations of States and Political subdivisions in the United States.	1,285
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	11,598
	b. Less: allowance for possible loan losses.	121
	c. Loans, Net	11,477
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,542
12.	Real estate owned other than bank premises	26
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	590
16.	TOTAL ASSETS (sum of items 1 thru 15).	21,968
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	9,339
18.	Time and savings deposits of individuals, partnerships, and corporations	3,992
19.	Deposits of United States Government	63
20.	Deposits of States and political subdivisions in the United States	4,694
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	442
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	18,530
	a. Total demand deposits.	10,711
	b. Total time and savings deposits.	7,819
25.	Federal funds purchased and securities sold under agreements to repurchase	200
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	1,323
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	137
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	20,190
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 64,000 (Par Value) . . .	480
	b. No. shares outstanding 64,000 . . .	520
34.	Surplus.	778
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,778
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	21,968

FRUITA STATE BANK, FRUITA
Mesa County

OFFICERS

Kenneth A. Strother, President; A.M. Crews, Executive Vice President;
Robert M. Stewart, Cashier; Richard D. Youmans, Installment Loan Officer.

DIRECTORS

D. Earle Brumbaugh, Richard H. Cipolla, A. M. Crews, Emmett Elizondo,
Robert Gobbo, Ronald L. Moore, J. H. Oliver, and Kenneth A. Strother.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,094
2. U.S. Treasury securities		2,790
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,773
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,950
9. a. Loans, Total (excluding unearned income)	9,232	
b. Less: allowance for possible loan losses.	106	
c. Loans, Net		9,126
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		172
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		414
16. TOTAL ASSETS (sum of items 1 thru 15).		19,319

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,681
18. Time and savings deposits of individuals, partnerships, and corporations	8,429
19. Deposits of United States Government	32
20. Deposits of States and political subdivisions in the United States	3,724
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	517
24. TOTAL DEPOSITS (sum of items 17 thru 23).	17,383
a. Total demand deposits.	5,304
b. Total time and savings deposits.	12,079
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	262
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,645
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000	(Par Value) . . .	500
34. Surplus.		750
35. Undivided profits.		424
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,674
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		19,319

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek County

OFFICERS

Clay J. Hutchinson, Jr., President; Edward A. Walters, Cashier;
and Dolores E. Zavala, Assistant Cashier.

DIRECTORS

Leo N. Bradley, Hugo Buerger, III, Thomas J. Carney, Clay J.
Hutchinson, Jr., Richard M. Kreutzer, Edward A. Walters, and Otto H.
H. Werlin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	491
2.	U.S. Treasury securities	884
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	750
9.	a. Loans, Total (excluding unearned income)	2,916
	b. Less: allowance for possible loan losses.	25
	c. Loans, Net	2,891
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	94
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	86
16.	TOTAL ASSETS (sum of items 1 thru 15).	5,196
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	2,087
18.	Time and savings deposits of individuals, partnerships, and corporations	1,700
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions in the United States	824
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	81
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,706
	a. Total demand deposits.	2,546
	b. Total time and savings deposits.	2,160
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	46
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,752
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 700	
	b. No. shares outstanding 700 (Par Value)	105
34.	Surplus.	200
35.	Undivided profits.	130
36.	Reserve for contingencies and other capital reserves	9
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	444
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	5,196

THE BANK OF GLENWOOD, GLENWOOD SPRINGS
Garfield County

OFFICERS

Kohler McInnis, Chairman of the Board; W. T. Sisson, President; John H. McAdams, Senior Vice President; Bert E. Bankert and Dorothy Youmans, Vice Presidents; Darlene Snook, Comptroller; M. Louise Grange, Cashier; Danny Doig and John L. Simpson, Loan Officers; Jeanne Baker, Customer Service Officer and W. Gene Curtis, Marketing Officer.

DIRECTORS

William Bolitho, Leonis P. Chuc, Stanley L. Dodson, Gerald D. Hartert, Hugh M. Hyder, Kohler McInnis, Will F. Nicholson, Jr., Jeffrey M. Pease, William T. Sisson, and Donald L. Vanderhoof.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,962
2.	U.S. Treasury securities	4,286
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	2,667
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	17,918
	b. Less: allowance for possible loan losses.	167
	c. Loans, Net	17,751
10.	Lease financing receivables.	11
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	675
12.	Real estate owned other than bank premises	201
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	715
16.	TOTAL ASSETS (sum of items 1 thru 15).	28,268
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	8,150
18.	Time and savings deposits of individuals, partnerships, and corporations	13,371
19.	Deposits of United States Government	40
20.	Deposits of States and political subdivisions in the United States	2,989
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	30
23.	Certified and officers' checks	230
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	24,810
	a. Total demand deposits.	9,351
	b. Total time and savings deposits.	15,459
25.	Federal funds purchased and securities sold under agreements to repurchase	250
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	72
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	371
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	25,503
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 45,000	
	b. No. shares outstanding 45,000 (Par Value)	1,000
34.	Surplus.	700
35.	Undivided profits.	1,052
36.	Reserve for contingencies and other capital reserves	13
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,765
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	28,268

VALLEY BANK AND TRUST, GLENWOOD SPRINGS
Garfield County

OFFICERS

J. Robert Young, Chairman of the Board; Steven E. Connolly, President;
L. Kristine Gardner, Cashier and Secretary; Dave Alley, Assistant Cashier
and Security Officer; William B. Vollbracht, Chairman of Executive Committee.

DIRECTORS

J. Robert Young, Rodney E. Slifer, Wallace A. E. deBeque, J. Dudley Lockrem,
Peter N. Guy.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		390
2. U.S. Treasury securities		900
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		360
9. a. Loans, Total (excluding unearned income)	4,499	
b. Less: allowance for possible loan losses.	15	
c. Loans, Net		4,484
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		141
16. TOTAL ASSETS (sum of items 1 thru 15).		6,439
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,838
18. Time and savings deposits of individuals, partnerships, and corporations		2,428
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		1,334
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		10
23. Certified and officers' checks		91
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,711
a. Total demand deposits.	2,058	
b. Total time and savings deposits.	3,653	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,778
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		300
34. Surplus.		200
35. Undivided profits.		161
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		661
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		6,439

DENVER WEST BANK AND TRUST, GOLDEN
Jefferson CountyOFFICERS

Marquis Norwalk, President; Lois McEachern, Cashier.

DIRECTORS

Clark Caley, H. D. Huff, Marquis Norwalk, Gary M. Polumbus, Charles E. Stevinson, Gregory C. Stevinson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,329
2. U.S. Treasury securities		770
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,700
9. a. Loans, Total (excluding unearned income)	3,497	
b. Less: allowance for possible loan losses	30	
c. Loans, Net		3,467
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		72
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		92
16. TOTAL ASSETS (sum of items 1 thru 15)		7,630
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,443
18. Time and savings deposits of individuals, partnerships, and corporations		1,933
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		1,780
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		357
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,518
a. Total demand deposits	2,805	
b. Total time and savings deposits	3,713	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		88
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,606
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 10,000 (Par Value)		500
b. No. shares outstanding 10,000 (Par Value)		400
34. Surplus		124
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,024
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,630

GOLDEN STATE BANK, GOLDEN
Jefferson County

OFFICERS

Gurnett Steinhauer, Chairman of the Board; Richard M. Kreutzer, President; Thomas R. Koncilja, Vice President, Security Officer, Secretary to the Board, and Acting Cashier; John C. Hannagan, Jack L. Trezise and Richard S. Bair, Vice Presidents; Ann Connor, Customer Services Officer; Thomas E. Romito, Installment Loan Officer and Daisy E. Bankston, Operations Officer.

DIRECTORS

Richard M. Kreutzer, Earl K. Madsen, James H. Ogg, Thomas G. Plummer, Herman Ponder, Gurnett Steinhauer, William H. Walrath, Frederick F. Wangaard, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,694
2.	U.S. Treasury securities	1,147
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,382
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	16,922
	b. Less: allowance for possible loan losses	141
	c. Loans, Net	16,781
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	262
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	370
16.	TOTAL ASSETS (sum of items 1 thru 15).	24,636
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	7,447
18.	Time and savings deposits of individuals, partnerships, and corporations	10,937
19.	Deposits of United States Government	428
20.	Deposits of States and political subdivisions in the United States	3,292
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	11
23.	Certified and officers' checks	482
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,597
	a. Total demand deposits	11,034
	b. Total time and savings deposits	11,563
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	248
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,845
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 4,500	
	b. No. shares outstanding 4,260 (Par Value) . . .	650
34.	Surplus	650
35.	Undivided profits	497
36.	Reserve for contingencies and other capital reserves	(6)
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,791
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	24,636

THE AMERICAN STATE BANK OF GRANADA, GRANADA
Prowers County

OFFICERS

J. B. McKeever, President; C. B. Kennedy, Executive Vice President; Martin E. Jensen, Vice President and Cashier; Verlia M. Helsel, Assistant Vice President and Assistant Cashier.

DIRECTORS

Martin E. Jensen, C. B. Kennedy, J. B. McKeever, Sarah H. McKeever, Carl M. Shinn.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		561
2. U.S. Treasury securities		2,186
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		520
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,050
9. a. Loans, Total (excluding unearned income)	2,888	
b. Less: allowance for possible loan losses.	54	
c. Loans, Net		2,834
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		57
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		11
16. TOTAL ASSETS (sum of items 1 thru 15).		7,222
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,172
18. Time and savings deposits of individuals, partnerships, and corporations		4,547
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions in the United States		554
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		145
24. TOTAL DEPOSITS (sum of items 17 thru 23).		6,438
a. Total demand deposits.	1,447	
b. Total time and savings deposits.	4,991	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		108
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,546
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,400		140
b. No. shares outstanding 1,400 (Par Value)		365
34. Surplus.		156
35. Undivided profits.		15
36. Reserve for contingencies and other capital reserves		676
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,222
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Robert O. Evans, President; Richard W. Ramler, Vice President;
Barbara L. Mitchell, Vice President and Cashier; Cynthia L. Fulk,
Administrative Officer; Helen I. Howell, Loan Administrative Officer.

DIRECTORS

Robert O. Evans, Robert W. Isham, Eleanor Joy Isham, William E. Jennings,
and Louis C. Yager.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,392
2. U.S. Treasury securities		646
3. Obligations of other U.S. Government agencies and corporations		2,627
4. Obligations of States and Political subdivisions in the United States		1,268
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	12,588	
b. Less: allowance for possible loan losses	137	
c. Loans, Net		12,451
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70 242
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		378
16. TOTAL ASSETS (sum of items 1 thru 15)		19,074

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		5,255
18. Time and savings deposits of individuals, partnerships, and corporations		7,303
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		3,676
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		211
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,445
a. Total demand deposits	6,226	
b. Total time and savings deposits	10,219	
25. Federal funds purchased and securities sold under agreements to repurchase		650
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,266
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000 (Par Value)		550
34. Surplus		800
35. Undivided profits		458
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,808
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,074

BANK OF ORCHARD MESA, GRAND JUNCTION
Mesa County

OFFICERS

Tom Elder, Chairman of the Board, Richard J. Witsken, President; Lois H. Feil, Vice President; Marvin R. Derhsem, Jr., Cashier; and Louise Dixon, Assistant Cashier.

DIRECTORS

LeRoy Bacon, Louis Walker, Tom E. Elder, Walter S. Fees, Jr., Percy G. Fleming, Harold J. Kendrick, D. G. Son, Ulmer R. Wilmer, Ray J. Boggs, Billy J. Green, L. Lance Johnson, and Richard J. Witsken.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	5,584
2.	U.S. Treasury securities	2,907
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	446
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	13,282
	b. Less: allowance for possible loan losses	138
	c. Loans, Net	13,144
10.	Lease financing receivables	205
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	610
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	468
16.	TOTAL ASSETS (sum of items 1 thru 15)	23,364
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	8,962
18.	Time and savings deposits of individuals, partnerships, and corporations	10,293
19.	Deposits of United States Government	59
20.	Deposits of States and political subdivisions in the United States	966
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	265
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	20,545
	a. Total demand deposits	9,373
	b. Total time and savings deposits	11,172
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	576
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,121
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 100,000 (Par Value)	
	b. No. shares outstanding 100,000 (Par Value)	400
34.	Surplus	934
35.	Undivided profits	909
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,243
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	23,364

UNITED STATES BANK OF GRAND JUNCTION
Grand Junction
Mesa County

OFFICERS

E. L. Bacon, Senior Chairman of the Board; Herbert L. Bacon, Chairman of the Board and Chief Executive Officer; Bill Gossett, President; Marvin W. Moeller, Cashier-Secretary; Miles Kara, Senior Vice President and Trust Officer.

DIRECTORS

E. L. Bacon, Herbert L. Bacon, Bill Gossett, O.B. Hubbard, Harry Pforzheimer, Anthony Williams, Linda Gilmore, L.O. Griffith, H. Kirk Jackson, Gordon A. Munro, Bruce Alexander, Guy D. Cherp, John U. Tomlinson, Ronald E. Tipping; and Sister Mary Aloys.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	28,698
2.	U.S. Treasury securities	9,145
3.	Obligations of other U.S. Government agencies and corporations	1,000
4.	Obligations of States and Political subdivisions in the United States.	5,656
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	218
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	73,273
	b. Less: allowance for possible loan losses.	866
	c. Loans, Net	72,407
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	4,118
12.	Real estate owned other than bank premises	333
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,838
16.	TOTAL ASSETS (sum of items 1 thru 15).	123,413
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	38,849
18.	Time and savings deposits of individuals, partnerships, and corporations	51,799
19.	Deposits of United States Government	156
20.	Deposits of States and political subdivisions in the United States	12,039
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	3,159
23.	Certified and officers' checks	1,342
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	107,344
	a. Total demand deposits.	45,638
	b. Total time and savings deposits.	61,706
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	760
27.	Mortgage indebtedness and liability for capitalized leases	2,488
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	2,151
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	112,743
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000 (Par Value)	2,000
	b. No. shares outstanding 20,000	5,000
34.	Surplus.	3,670
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,670
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	123,413

CENTRAL BANK OF GREELEY, GREELEY
Weld County

OFFICERS

P. Dewayne Krause, President; Fred Bauer and D. R. Kominski, Vice Presidents; Vicki J. Ericson, Cashier; and Donna L. Oyler, Mortgage Loan Officer.

DIRECTORS

Richard A. Boettcher, William E. Bohlender, Wendell R. Fuller, P. Dewayne Krause, Mike Lehan, Myron Meyer, Dave L. Royer, Jack L. Schreiber, Hiroshi Tateyama and John P. Watson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,768
2.	U.S. Treasury securities	777
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,537
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	6,754
	b. Less: allowance for possible loan losses	96
	c. Loans, Net	6,658
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	340
12.	Real estate owned other than bank premises	162
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	287
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,529
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,444
18.	Time and savings deposits of individuals, partnerships, and corporations	4,945
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	2,696
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	54
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,139
	a. Total demand deposits	2,812
	b. Total time and savings deposits	7,327
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	49
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	334
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,522
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 15,000	
	b. No. shares outstanding 15,000 (Par Value)	150
34.	Surplus	475
35.	Undivided profits	382
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,007
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	11,529

UNION COLONY BANK, GREELEY
Weld County

OFFICERS

Lawrence W. Menefee, President; Victor R. Nottingham, Vice President; D. Barry Wyatt, Vice President and Cashier; Kathryn L. Boyle, Operations Officer.

DIRECTORS

John C. Todd, Lawrence W. Menefee, George W. Doering, John W. Kinkade, Victor R. Nottingham, Robert A. Ruyle, and James H. Shelton.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,878
2. U.S. Treasury securities		600
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		959
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		23
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,400
9. a. Loans, Total (excluding unearned income)	9,159	
b. Less: allowance for possible loan losses	81	
c. Loans, Net		9,078
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		227
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		288
16. TOTAL ASSETS (sum of items 1 thru 15)		15,453
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,915
18. Time and savings deposits of individuals, partnerships, and corporations		7,650
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		2,220
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		260
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,072
a. Total demand deposits	4,209	
b. Total time and savings deposits	9,863	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		285
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,357
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 90,000		
b. No. shares outstanding 90,000 (Par Value)		450
34. Surplus		300
35. Undivided profits		346
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,096
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,453

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John D. Goltry, Sr. Vice President and Cashier; Edwin C. Boos, Sr. Vice President and Trust Officer; Jack J. Meakins and A. Leroy Leavitt, Sr. Vice Presidents; Eugene W. Allen, Charles C. Bartlett, Roland N. Hayes, Jr., Ralph Kreidler, Joseph Kuettel, Gerald L. Moody, Eloy U. Ortega, Bud R. Richardson, Vice Presidents; Helen Bushnell, Alton L. Cobb, Harvey Coe, Fae Hicks, Phillip Leffler, Earl Payne, Joy Schott, Bernie Chapman, Assistant Vice Presidents.

DIRECTORS

H. Ross Adamson, Thomas J. Cowan, Norman M. Dean, Mary Ann Fuerstein, Gid W. Gates, Barnard Houtchens, Harlan K. Houtchens, H. Gordon Johnson, Charles L. Lott, Robert H. Markley, James E. Miller, C. Howard Murphy, Thomas A. Rapp, Jr., Dr. David H. Werking, and Harold Winograd.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		10,483
2. U.S. Treasury securities		4,139
3. Obligations of other U.S. Government agencies and corporations		950
4. Obligations of States and Political subdivisions in the United States		12,089
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		10
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	59,287	
b. Less: allowance for possible loan losses	618	
c. Loans, Net		58,669
10. Lease financing receivables		2,801
11. Bank premises, furniture and fixtures, and other assets representing bank premises		555
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,773
16. TOTAL ASSETS (sum of items 1 thru 15)		92,492
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		19,274
18. Time and savings deposits of individuals, partnerships, and corporations		50,242
19. Deposits of United States Government		225
20. Deposits of States and political subdivisions in the United States		10,964
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		9
23. Certified and officers' checks		930
24. TOTAL DEPOSITS (sum of items 17 thru 23)		81,644
a. Total demand deposits	21,550	
b. Total time and savings deposits	60,094	
25. Federal funds purchased and securities sold under agreements to repurchase		2,000
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		677
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,872
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		86,193
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 204,000		
b. No. shares outstanding 204,000 (Par Value)		2,040
34. Surplus		2,040
35. Undivided profits		2,219
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		92,492

WELD COLORADO BANK, GREELEY
Weld County

OFFICERS

Edgar F. Bartels, Chairman of the Board; Floyd E. Harmon, President; George Kaberline and Harold Kountze, Jr., Vice Presidents; Patricia A. Drewer, Cashier, Security Officer, and Personnel Officer; John M. Croissant, Installment Loan Officer.

DIRECTORS

Edgar F. Bartels, Edward J. Eisenman, Joseph L. Haefeli, Floyd E. Harmon, Richard J. Kemme, and Harold Kountze, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,755
2.	U.S. Treasury securities	785
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	65
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	6,574
	b. Less: allowance for possible loan losses	50
	c. Loans, Net	6,524
10.	Lease financing receivables	102
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	107
12.	Real estate owned other than bank premises	74
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	566
16.	TOTAL ASSETS (sum of items 1 thru 15).	9,978
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,238
18.	Time and savings deposits of individuals, partnerships, and corporations	4,771
19.	Deposits of United States Government	31
20.	Deposits of States and political subdivisions in the United States	1,760
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	88
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,888
	a. Total demand deposits	2,592
	b. Total time and savings deposits	6,296
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	236
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,124
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 2,000	
	b. No. shares outstanding 2,000 (Par Value)	200
34.	Surplus	425
35.	Undivided profits	229
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	854
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	9,978

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

C. S. Spencer, President and Chief Executive Officer; Roger E. Cotten and Leslie O. Mergelman, Vice Presidents; Barbara J. Barron, Cashier-Secretary; Evelyn L. Merrill, Gwendolyn R. Danni and Clinton F. Spencer, Assistant Cashiers; Gwendolyn K. Averill, Auditor.

DIRECTORS

Clinton S. Spencer, Eugene R. Lallier, Fred F. Field, Polly Spann, Harmon Lowman, W. B. Endner, Paul E. Sammons, James R. Larkin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,581
2.	U.S. Treasury securities	1,586
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	1,725
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	36
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,700
9.	a. Loans, Total (excluding unearned income)	13,443
	b. Less: allowance for possible loan losses.	153
	c. Loans, Net	13,290
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	209
12.	Real estate owned other than bank premises	122
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	274
16.	TOTAL ASSETS (sum of items 1 thru 15).	23,523
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	6,696
18.	Time and savings deposits of individuals, partnerships, and corporations	9,305
19.	Deposits of United States Government	19
20.	Deposits of States and political subdivisions in the United States	4,631
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	170
23.	Certified and officers' checks	466
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	21,287
	a. Total demand deposits.	8,517
	b. Total time and savings deposits.	12,770
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	252
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,539
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 3,800	
	b. No. shares outstanding 3,800 (Par Value)	76
34.	Surplus.	1,335
35.	Undivided profits.	573
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,984
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	23,523

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Paul W. Wernsman, Cashier-Secretary;
Rudy delaRambelje, Assistant Vice President.

DIRECTORS

Norman L. Peterson, Lloyd A. Nelson, Maurice Lindburg, Jr., Howard B.
Prouty, Philip Ruch, Keith D. Gilliland, and Tommy G. Thompson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,325
2.	U.S. Treasury securities	1,542
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	2,150
5.	Other bonds, notes, and debentures	35
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	550
9.	a. Loans, Total (excluding unearned income)	7,442
	b. Less: allowance for possible loan losses.	89
	c. Loans, Net	7,353
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	223
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	213
16.	TOTAL ASSETS (sum of items 1 thru 15).	13,391

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	4,024
18.	Time and savings deposits of individuals, partnerships, and corporations	7,005
19.	Deposits of United States Government	50
20.	Deposits of States and political subdivisions in the United States	929
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	10
23.	Certified and officers' checks	117
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	12,135
	a. Total demand deposits.	4,367
	b. Total time and savings deposits.	7,768
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	138
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	12,273
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a.	No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a.	No. shares authorized	3,000	
		b.	No. shares outstanding	3,000	(Par Value) . . .
34.	Surplus.				600
35.	Undivided profits.				218
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,118
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				13,391

HEREFORD STATE BANK, HEREFORD
Weld County

OFFICERS

Dennis D. Kugler, President; Gloria Hastings, Vice President and
Cashier-Secretary.

DIRECTORS

Dennis D. Kugler, Jess Zimmerman, Jerry Hastings, Gloria Hastings,
and Bradford K. Bochow.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions.	262
2. U.S. Treasury securities	755
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States.	25
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	130
9. a. Loans, Total (excluding unearned income)	1,474
b. Less: allowance for possible loan losses.	7
c. Loans, Net	1,467
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	22
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	150
16. TOTAL ASSETS (sum of items 1 thru 15).	2,811

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	561
18. Time and savings deposits of individuals, partnerships, and corporations	1,103
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	830
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	24
24. TOTAL DEPOSITS (sum of items 17 thru 23)	2,519
a. Total demand deposits.	705
b. Total time and savings deposits.	1,814
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	38
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,557
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .
33. Common Stock a. No. shares authorized	5,200
b. No. shares outstanding	5,200
34. Surplus.	(Par Value) . . .
35. Undivided profits.	52
36. Reserve for contingencies and other capital reserves	49
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	254
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,811

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J. B. McKeever, President; J. L. Humrich, Amy Burkepile and Warren Folsom, Vice Presidents; Berniece Tinsley, Cashier; Barbara Cline, Assistant Cashier; Rella Ann Steele, Assistant Trust Officer.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, Sarah H. McKeever, and John H. Willhite.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,171
2.	U.S. Treasury securities	1,312
3.	Obligations of other U.S. Government agencies and corporations	41
4.	Obligations of States and Political subdivisions in the United States.	569
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	3
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	4,662
	b. Less: allowance for possible loan losses.	52
	c. Loans, Net	4,610
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	103
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	33
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,342
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	2,914
18.	Time and savings deposits of individuals, partnerships, and corporations	3,814
19.	Deposits of United States Government	15
20.	Deposits of States and political subdivisions in the United States	750
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	118
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,611
	a. Total demand deposits.	3,227
	b. Total time and savings deposits.	4,384
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	83
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,694
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 11,000 (Par Value)	110
	b. No. shares outstanding 11,000	
34.	Surplus.	375
35.	Undivided profits.	163
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	648
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	8,342

FARMERS STATE BANK OF HOLYOKE, HOLYOKE
Phillips County

OFFICERS

Dennis D. Kugler, President; Rex A. Brown, Vice President; Eldon R. Chandler, Cashier-Secretary; Karla R. Stockton, Assistant Cashier.

DIRECTORS

Dennis D. Kugler, Rex A. Brown, Eldon R. Chandler, and Douglas O. Kinzie.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		746
2. U.S. Treasury securities		149
3. Obligations of other U.S. Government agencies and corporations		951
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		530
9. a. Loans, Total (excluding unearned income)	2,013	
b. Less: allowance for possible loan losses.	1	
c. Loans, Net		2,012
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		93
12. Real estate owned other than bank premises		42
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		97
16. TOTAL ASSETS (sum of items 1 thru 15).		4,620
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,496
18. Time and savings deposits of individuals, partnerships, and corporations		1,310
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		924
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		16
23. Certified and officers' checks		32
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,782
a. Total demand deposits.	1,558	
b. Total time and savings deposits.	2,224	
25. Federal funds purchased and securities sold under agreements to repurchase		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		40
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,223
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,000		
b. No. shares outstanding 6,000 (Par Value)		150
34. Surplus.		150
35. Undivided profits.		97
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		397
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		4,620

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS
Delta County

OFFICERS

Walter E. Addams, President; James F. Strovas, Vice President; John R. McCallister, Executive Vice President and Cashier; Christine Marie Ungaro, Assistant Cashier.

DIRECTORS

Elsie H. Addams, Walter E. Addams, John R. McCallister, Shirley C. Smith, and Melvin B. White.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,710
2. U.S. Treasury securities		1,693
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,135
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		12
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		225
9. a. Loans, Total (excluding unearned income)	4,923	
b. Less: allowance for possible loan losses.	130	
c. Loans, Net		4,793
10. Lease financing receivables.		111
11. Bank premises, furniture and fixtures, and other assets representing bank premises		129
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		10,808
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,439
18. Time and savings deposits of individuals, partnerships, and corporations		5,485
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		469
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		117
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,521
a. Total demand deposits.	3,668	
b. Total time and savings deposits.	5,853	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		78
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,599
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus.		375
35. Undivided profits.		534
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,209
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		10,808

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek County

OFFICERS

Gary E. Brooks, President; R. N. Brown, Selwyn D. Graves and Steven W. Schol, Vice Presidents; Peggy J. Brown, Vice President and Cashier-Secretary; Sue Ann Poulson and Helen L. Buck, Assistant Cashiers; and Ronda S. Haskins, Assistant Vice President.

DIRECTORS

B. C. Blackwell, Gary E. Brooks, Max E. Brooks, Peggy J. Brown, R. N. Brown, Robert L. Gibbs, Selwyn D. Graves, and Harold R. Wright.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		826
2. U.S. Treasury securities		797
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,408
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,137	
b. Less: allowance for possible loan losses.	80	
c. Loans, Net		7,057
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		48
12. Real estate owned other than bank premises		63
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		41
16. TOTAL ASSETS (sum of items 1 thru 15).		10,240
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,785
18. Time and savings deposits of individuals, partnerships, and corporations		3,273
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		2,937
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		77
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,086
a. Total demand deposits.	3,334	
b. Total time and savings deposits.	5,752	
25. Federal funds purchased and securities sold under agreements to repurchase		300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		9
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,395
31. Subordinated notes and debentures.		30
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		200
b. No. shares outstanding 2,000 (Par Value)		270
34. Surplus.		345
35. Undivided profits.		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		815
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		10,240

BANK OF IGNACIO, IGNACIO
La Plata County

OFFICERS

Richard W. Turner, Chairman of the Board; R. W. Turner, Jr., President;
Wayne Whiteman, Executive Vice President; and Phyllis Young, Vice President
and Cashier.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel,
Wayne Whiteman, and Phyllis Young.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,028
2. U.S. Treasury securities		2,522
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,347
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	6,662	
b. Less: allowance for possible loan losses	79	
c. Loans, Net		6,583
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		178
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		321
16. TOTAL ASSETS (sum of items 1 thru 15).		15,979
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,596
18. Time and savings deposits of individuals, partnerships, and corporations		5,703
19. Deposits of United States Government		432
20. Deposits of States and political subdivisions in the United States		5,628
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		76
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,435
a. Total demand deposits	3,616	
b. Total time and savings deposits	10,819	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		36
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		301
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,772
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		600
35. Undivided profits		407
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,207
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		15,979

THE CITIZENS STATE BANK, KEENESBURG
Weld County

OFFICERS

C. H. Starks, Chairman of the Board; Harry A. Pippin, President; Don K. Spearow, Vice President and Cashier; George H. Bush and Kevin J. Starks, Vice Presidents; and David H. Babb, Assistant Vice President.

DIRECTORS

C. H. Starks, Harry A. Pippin, Don K. Spearow.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	713
2.	U.S. Treasury securities	2,402
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,484
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	76
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	600
9.	a. Loans, Total (excluding unearned income)	6,833
	b. Less: allowance for possible loan losses	42
	c. Loans, Net	6,791
10.	Lease financing receivables	23
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	147
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	128
16.	TOTAL ASSETS (sum of items 1 thru 15)	12,364
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,793
18.	Time and savings deposits of individuals, partnerships, and corporations	5,242
19.	Deposits of United States Government	9
20.	Deposits of States and political subdivisions in the United States	1,282
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	83
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,409
	a. Total demand deposits	4,113
	b. Total time and savings deposits	6,296
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	868
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	12
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,289
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 1,000	
	b. No. shares outstanding 1,000 (Par Value)	100
34.	Surplus	600
35.	Undivided profits	375
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,075
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,364

KERSEY STATE BANK, KERSEY
Weld County

OFFICERS

Edward R. Clowers, President; Larry G. Neuschwanger, Vice President and Cashier; Judi Michalik, Assistant Cashier.

DIRECTORS

Carl C. Barnett, Sr., Edward R. Clowers, Reuben Ehrlich, Lavern Glover, Carl V. Hill, Jr., Victor R. Klein, and Larry G. Neuschwanger.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		394
2. U.S. Treasury securities		50
3. Obligations of other U.S. Government agencies and corporations		640
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		14
6. Federal Reserve stock and corporate stock		
7. Trading account securities		400
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,173	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		2,166
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		222
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		70
16. TOTAL ASSETS (sum of items 1 thru 15)		3,956
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		632
18. Time and savings deposits of individuals, partnerships, and corporations		1,226
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		1,410
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		59
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,334
a. Total demand deposits	768	
b. Total time and savings deposits	2,566	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		42
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,376
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40		
b. No. shares outstanding 40 (Par Value)		250
34. Surplus		200
35. Undivided profits		130
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		580
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,956

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

A. J. Anderson, President; John C. Burnett, Vice President;
Eva Marie Sexson, Cashier-Secretary; Vera A. Johnson, Assistant
Cashier.

DIRECTORS

A. J. Anderson, Billy J. Bandt, Willis Herrick, Robert C. Johnson,
Elliott G. Rice, Donald E. Siecke.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	738
2.	U.S. Treasury securities	1,119
3.	Obligations of other U.S. Government agencies and corporations	401
4.	Obligations of States and Political subdivisions in the United States.	971
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,200
9.	a. Loans, Total (excluding unearned income)	6,205
	b. Less: allowance for possible loan losses.	74
	c. Loans, Net	6,131
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	423
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	174
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,157
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,879
18.	Time and savings deposits of individuals, partnerships, and corporations	5,390
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	1,769
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	45
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	10,086
	a. Total demand deposits.	3,306
	b. Total time and savings deposits.	6,780
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	15
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	92
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,193
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 6,871	
	b. No. shares outstanding 6,871 (Par Value)	344
34.	Surplus.	369
35.	Undivided profits.	251
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	964
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	11,157

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

Leland E. House, President; Roger L. Maag and Dean Thompson, Vice Presidents; Ruth H. Wise, Cashier-Secretary.

DIRECTORS

John Baldwin, Lena Burkard, David G. Idler, Leland E. House, Dean Thompson, and Mrs. Ruth H. Wise.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,028
2.	U.S. Treasury securities	453
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	801
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	200
9.	a. Loans, Total (excluding unearned income)	5,387
	b. Less: allowance for possible loan losses.	54
	c. Loans, Net	5,333
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	58
12.	Real estate owned other than bank premises	90
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	873
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,836
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,056
18.	Time and savings deposits of individuals, partnerships, and corporations	3,685
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,081
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	28
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,850
	a. Total demand deposits.	3,131
	b. Total time and savings deposits.	4,719
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	241
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,091
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 1,500	
	b. No. shares outstanding 1,500 (Par Value)	150
34.	Surplus.	400
35.	Undivided profits.	195
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	745
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	8,836

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS

John Harker, Chairman of the Board; Bruce A. Andersen, President; Anna Gunderson, Cashier; Edna Blekeberg, Assistant Cashier; C. Paul Simmons, Jr., Assistant Vice President.

DIRECTORS

John E. Harker, Bruce A. Andersen, Jean N. Andersen.

December 31,

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,430
2.	U.S. Treasury securities	2,107
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	714
5.	Other bonds, notes, and debentures	21
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	350
9.	a. Loans, Total (excluding unearned income)	4,366
	b. Less: allowance for possible loan losses.	54
	c. Loans, Net	4,312
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	50
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	110
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,094
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,338
18.	Time and savings deposits of individuals, partnerships, and corporations	6,513
19.	Deposits of United States Government	2
20.	Deposits of States and political subdivisions in the United States	1,292
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	1
23.	Certified and officers' checks	76
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,222
	a. Total demand deposits.	2,543
	b. Total time and savings deposits.	7,679
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,222
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000 (Par Value)	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus.	300
35.	Undivided profits.	372
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	872
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	11,094

THE BANK OF KREMLING, KREMLING
Grand County

OFFICERS

Marvin Moll, President; Richard Herrema, Vice President; Dana Unchaper, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Peggy Ward, and Richard Herrema.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	493
2.	U.S. Treasury securities	1,899
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States	1,992
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	5,073
	b. Less: allowance for possible loan losses	7
	c. Loans, Net	5,066
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	246
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	212
16.	TOTAL ASSETS (sum of items 1 thru 15)	10,108
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,151
18.	Time and savings deposits of individuals, partnerships, and corporations	3,429
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,968
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	162
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,710
	a. Total demand deposits	3,799
	b. Total time and savings deposits	4,911
25.	Federal funds purchased and securities sold under agreements to repurchase	350
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	74
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,134
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 3,000	
	b. No. shares outstanding 3,000 (Par Value)	300
34.	Surplus	400
35.	Undivided profits	234
36.	Reserve for contingencies and other capital reserves	40
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	974
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,108

THE COLORADO BANK AND TRUST COMPANY OF LA JUNTA, LA JUNTA
Otero County

OFFICERS

R. H. Jones, President and Trust Officer; J. W. Miller, Executive Vice President and Secretary of the Board; R. M. Jones, Vice President, Trust Officer and Asst. Security Officer; C. O. Jones, Vice President and Security Officer; R. W. Blair, Assistant Cashier and Vice President; Ruth Goodrich, Vice President and Cashier; Shirley Huntsman and K. E. Waggoner, Assistant Vice Presidents.

DIRECTORS

Mary Lou Jones, Robert H. Jones, Robert M. Jones, J.W. Miller, Robert R. Sabin, Thomas M. Sisson, and John R. Stewart.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,781
2.	U.S. Treasury securities	2,258
3.	Obligations of other U.S. Government agencies and corporations	53
4.	Obligations of States and Political subdivisions in the United States.	5,918
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	67
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,800
9.	a. Loans, Total (excluding unearned income)	26,128
	b. Less: allowance for possible loan losses.	291
	c. Loans, Net	25,837
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	325
12.	Real estate owned other than bank premises	25
13.	Investments in unconsolidated subsidiaries and associated companies.	66
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,031
16.	TOTAL ASSETS (sum of items 1 thru 15).	41,161
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	12,920
18.	Time and savings deposits of individuals, partnerships, and corporations	15,944
19.	Deposits of United States Government	139
20.	Deposits of States and political subdivisions in the United States	4,750
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	272
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	34,025
	a. Total demand deposits.	15,014
	b. Total time and savings deposits.	19,011
25.	Federal funds purchased and securities sold under agreements to repurchase	1,928
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	817
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	36,770
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 55,000	
	b. No. shares outstanding 55,000 (Par Value) . . .	550
34.	Surplus.	2,250
35.	Undivided profits.	1,591
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,391
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	41,161

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

P. G. James, President; Arlyn LoVette, Vice President; A. C. Delventhal, Cashier - Secretary; Arlyn LoVette, Assistant Cashier; P. G. James, Treasurer; W. S. Goodwin, Chairman.

DIRECTORS

R. G. Loflin, Arlyn LoVette, Les Honey, W. S. Goodwin and P. G. James.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	926
2.	U.S. Treasury securities	417
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States	2,159
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	400
9.	a. Loans, Total (excluding unearned income)	4,749
	b. Less: allowance for possible loan losses	53
	c. Loans, Net	4,696
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	114
12.	Real estate owned other than bank premises	166
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1
16.	TOTAL ASSETS (sum of items 1 thru 15)	9,079

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,785
18.	Time and savings deposits of individuals, partnerships, and corporations	3,044
19.	Deposits of United States Government	10
20.	Deposits of States and political subdivisions in the United States	656
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	74
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,569
	a. Total demand deposits	4,229
	b. Total time and savings deposits	3,340
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	7
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,576
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	2,000	
		b. No. shares outstanding	2,000	(Par Value) . . .
				200
34.	Surplus			500
35.	Undivided profits			768
36.	Reserve for contingencies and other capital reserves			35
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,503
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			9,079

FIRSTBANK OF ACADEMY PARK, LAKEWOOD
Jefferson County

OFFICERS

Thomas E. Charnecki, President; Stephen R. Dawson, Vice President and Cashier; Robert S. Appel, Secretary; A. Blaine Alley, Larry J. Hauserman, Edson P. Holland, R. Kent Landmark, Jack D. Nunn, and William H. Plummer, Vice Presidents; Gary Hall, Assistant Cashier; Paul J. Gale, Auditor and Linda Wheeler, Assistant Auditor.

DIRECTORS

Robert S. Appel, Thomas E. Charnecki, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerberg, Jr., Irene G. Rothgerberg, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,081
2.	U.S. Treasury securities	3,867
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and Political subdivisions in the United States.	3,114
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	950
9.	a. Loans, Total (excluding unearned income)	11,069
	b. Less: allowance for possible loan losses.	72
	c. Loans, Net	10,997
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	414
		35
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	261
16.	TOTAL ASSETS (sum of items 1 thru 15).	21,819
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	6,581
18.	Time and savings deposits of individuals, partnerships, and corporations	12,637
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions in the United States	
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	497
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	19,729
	a. Total demand deposits.	7,092
	b. Total time and savings deposits.	12,637
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	292
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	20,021
31.	Subordinated notes and debentures.	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	300
34.	Surplus.	800
35.	Undivided profits.	698
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,798
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	21,819

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Ivan D. Fugate, Chairman of the Board and President; Diana S. Kilgore, Senior Vice President; David C. Rice, Assistant Vice President; Arthur G. Bridgewater, Cashier; Steven S. Young, Operations Officer; Rose Lee Samuels, Secretary to the Board; Linda Pepping, Loan Officer and Compliance and Certification Officer; Twila Hansen, Assistant Cashier.

DIRECTORS

Ivan D. Fugate, B. D. Mooneyham, Ted R. Christian, Dorothy E. Daniel, James W. Langley, Robert A. Silverberg, and Diana S. Kilgore.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,437
2.	U.S. Treasury securities	2,313
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	270
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	18
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	800
9.	a. Loans, Total (excluding unearned income)	7,452
	b. Less: allowance for possible loan losses.	68
	c. Loans, Net	7,384
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	94
12.	Real estate owned other than bank premises	177
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	286
16.	TOTAL ASSETS (sum of items 1 thru 15).	12,779
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,512
18.	Time and savings deposits of individuals, partnerships, and corporations	5,612
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	1,255
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	11
23.	Certified and officers' checks	239
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	11,630
	a. Total demand deposits.	4,893
	b. Total time and savings deposits.	6,737
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	114
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,744
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 29,000 (Par Value)	290
	b. No. shares outstanding 29,000	
34.	Surplus.	410
35.	Undivided profits.	335
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,035
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	12,779

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson County

OFFICERS

Jack L. Moore, President; Jerry W. Moore, Vice President; Frank Y. Barnett; Vice President and Cashier; Tim Czarnek and Belle Granados, Loan Officers; and Chaire Marcoux, Operations Officer.

DIRECTORS

Ronald L. Moore, J. H. Oliver, Jack L. Moore, Seymour Laff, Jess Kortz, Carl Goodside, Dale Douglass, and Sebastian Ruma.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,530
2.	U.S. Treasury securities	2,231
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	2,969
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,600
9.	a. Loans, Total (excluding unearned income)	15,143
	b. Less: allowance for possible loan losses.	186
	c. Loans, Net	14,957
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,010
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	479
16.	TOTAL ASSETS (sum of items 1 thru 15).	26,776
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	8,146
18.	Time and savings deposits of individuals, partnerships, and corporations	11,317
19.	Deposits of United States Government	31
20.	Deposits of States and political subdivisions in the United States	3,629
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	393
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	23,516
	a. Total demand deposits.	8,680
	b. Total time and savings deposits.	14,836
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	577
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	301
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,394
31.	Subordinated notes and debentures.	100
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 100,000	
	b. No. shares outstanding 100,000 (Par Value)	1,000
34.	Surplus.	800
35.	Undivided profits.	482
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,282
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	26,776

JEFFERSON BANK & TRUST, LAKEWOOD
Jefferson County

OFFICERS

Leslie A. Patten, President; James A. Bright, Executive Vice President;
Glenda Tracy, Cashier; Michaelene Sulzer, Corporate Secretary; E. Jayne
McCarthy, Controller.

DIRECTORS

Jesse B. Carraway, Jr., Edward Northway, Gilbert L. Shelton, Rawlen T.
Smith, F.J. Solon, Jr., Bernard M. Veldkamp, Jr., Charles P. Gallagher,
Warner Knobe, Leslie A. Patten, James A. Bright, and Frank O. Starr.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		14,318
2. U.S. Treasury securities		25,919
3. Obligations of other U.S. Government agencies and corporations		8,418
4. Obligations of States and Political subdivisions in the United States.		21,787
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock.		238
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,050
9. a. Loans, Total (excluding unearned income)	98,445	
b. Less: allowance for possible loan losses.	809	
c. Loans, Net		97,636
10. Lease financing receivables.		2,784
11. Bank premises, furniture and fixtures, and other assets representing bank premises		4,642
12. Real estate owned other than bank premises		2,353
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		5,758
16. TOTAL ASSETS (sum of items 1 thru 15).		186,913
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		48,900
18. Time and savings deposits of individuals, partnerships, and corporations		74,793
19. Deposits of United States Government		730
20. Deposits of States and political subdivisions in the United States		20,751
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		14
23. Certified and officers' checks		1,895
24. TOTAL DEPOSITS (sum of items 17 thru 23)		147,083
a. Total demand deposits.	51,817	
b. Total time and savings deposits.	95,266	
25. Federal funds purchased and securities sold under agreements to repurchase		22,272
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		3,416
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		172,771
31. Subordinated notes and debentures.		3,500
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 242,000		
b. No. shares outstanding 242,000 (Par Value)		2,420
34. Surplus.		4,771
35. Undivided profits.		3,451
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		10,642
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		186,913

VALLEY STATE BANK, LAMAR
Prowers CountyOFFICERS

Phil Gilbert, Chairman of the Board, Donald L. Bigge, President; Stephen Sherlock, Executive Vice President; Eugene E. Euwer, First Vice President; Sue Root, Vice President; Janet Merlo, Assistant Vice President; Nan M. Parks, Cashier; Lois Lariviere, Assistant Cashier and Auditor and Secretary.

DIRECTORS

Donald L. Bigge, Eugene E. Euwer, Nan M. Parks, Stephen Sherlock and Phil Gilbert.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,382
2. U.S. Treasury securities		2,420
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,870
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		400
9. a. Loans, Total (excluding unearned income)	18,339	
b. Less: allowance for possible loan losses.	200	
c. Loans, Net		18,139
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		209
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		775
16. TOTAL ASSETS (sum of items 1 thru 15).		28,195
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,911
18. Time and savings deposits of individuals, partnerships, and corporations		14,587
19. Deposits of United States Government		64
20. Deposits of States and political subdivisions in the United States		5,123
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		221
24. TOTAL DEPOSITS (sum of items 17 thru 23).		25,906
a. Total demand deposits.	9,071	
b. Total time and savings deposits.	16,835	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		424
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,330
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 440		
b. No. shares outstanding 440 (Par Value)		440
34. Surplus.		880
35. Undivided profits.		545
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,865
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		28,195

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

Frank L. Luoma, President; Joann Cirullo, Terry R. Sullivan and John L. Clapper, Senior Vice Presidents; John R. Sjoden, Assistant Vice President; Matthew Ritacco, Installment Loan Officer; Pauline Klune, Cashier; Ann Marie Bradach and Daphne Stephens, Assistant Cashiers.

DIRECTORS

J. Thomas Burcham, A. T. Wheeler, Jr., Frank L. Luoma, D. R. Hayes, Peter Cosgriff, W. O. Diedrich, and James E. Morrison

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,736
2.	U.S. Treasury securities	2,484
3.	Obligations of other U.S. Government agencies and corporations	314
4.	Obligations of States and Political subdivisions in the United States.	3,160
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,000
9.	a. Loans, Total (excluding unearned income)	16,890
	b. Less: allowance for possible loan losses.	191
	c. Loans, Net	16,699
10.	Lease financing receivables.	17
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	329
12.	Real estate owned other than bank premises	29
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	292
16.	TOTAL ASSETS (sum of items 1 thru 15).	26,060
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	6,847
18.	Time and savings deposits of individuals, partnerships, and corporations	12,866
19.	Deposits of United States Government	10
20.	Deposits of States and political subdivisions in the United States	3,530
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	320
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	23,573
	a. Total demand deposits.	7,551
	b. Total time and savings deposits.	16,022
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	500
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,073
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 5,000 (Par Value)	
	b. No. shares outstanding 5,000 (Par Value)	500
34.	Surplus.	500
35.	Undivided profits.	987
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,987
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	26,060

FIRST MINING AND EXCHANGE BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

G. Thomas Wrenholt, President; Paul L. Howes, Cashier.

DIRECTORS

Alec J. Keller, Martin T. Hart, Paul L. Howes, Samuel E. Wing, G. Thomas Wrenholt, Joseph A. Fattor, William L. Kerrigan.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		323
2. U.S. Treasury securities		185
3. Obligations of other U.S. Government agencies and corporations		498
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		20
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		350
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	696	
b. Less: allowance for possible loan losses.	7	
c. Loans, Net		689
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		161
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		46
16. TOTAL ASSETS (sum of items 1 thru 15).		2,272
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		329
18. Time and savings deposits of individuals, partnerships, and corporations		700
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		405
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		47
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,481
a. Total demand deposits.	376	
b. Total time and savings deposits.	1,105	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		18
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,599
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		400
b. No. shares outstanding 40,000 (Par Value)		
34. Surplus.		250
35. Undivided profits.		23
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		673
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		2,272

CHATFIELD BANK, LITTLETON
Jefferson County

OFFICERS

Alan R. Kris, Chairman of the Board, Rodney L. Brethower, President;
Jerry B. White, Vice President; and Alvin A. Smith, Cashier-
Secretary.

DIRECTORS

Rodney L. Brethower, Anthony Dursey, Donald W. Kehe, Alan R. Kris,
Mike A. Leprino, John W. O'Dorisio, Harvey D. Rothenberg, Harold
J. White, and Charles M. DeBelle

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,282
2. U.S. Treasury securities		1,001
3. Obligations of other U.S. Government agencies and corporations		2,458
4. Obligations of States and Political subdivisions in the United States.		7,304
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,250
9. a. Loans, Total (excluding unearned income)	20,848	
b. Less: allowance for possible loan losses.	188	
c. Loans, Net		20,660
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		832
12. Real estate owned other than bank premises		64
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		684
16. TOTAL ASSETS (sum of items 1 thru 15).		37,535
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,162
18. Time and savings deposits of individuals, partnerships, and corporations		15,853
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		3,609
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		823
24. TOTAL DEPOSITS (sum of items 17 thru 23)		33,453
a. Total demand deposits.	14,359	
b. Total time and savings deposits.	19,094	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		256
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		33,709
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000 (Par Value)		1,200
b. No. shares outstanding 60,000		1,930
34. Surplus.		685
35. Undivided profits.		11
36. Reserve for contingencies and other capital reserves		3,826
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		37,535
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		

COLUMBINE VALLEY BANK AND TRUST, LITTLETON
Jefferson County

OFFICERS

E. A. Polumbus, Jr., Chairman of the Board; Warner A. Knobe, President and Chief Executive Officer; C. Michael Scarafioti, Vice President, Cashier and Secretary; Glen B. Clark, Jr., Secretary; Mary Buck, Assistant Secretary.

DIRECTORS

E. A. Polumbus, Jr., J. Anthony Polumbus, Richard T. Polumbus, Warner A. Knobe, Fred W. Roecker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	175
2.	U.S. Treasury securities	758
3.	Obligations of other U.S. Government agencies and corporations	249
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	38
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	375
9.	a. Loans, Total (excluding unearned income)	805
	b. Less: allowance for possible loan losses	3
	c. Loans, Net	802
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	68
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	110
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,575
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	259
18.	Time and savings deposits of individuals, partnerships, and corporations	399
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	400
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	8
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,066
	a. Total demand deposits	267
	b. Total time and savings deposits	799
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	26
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,092
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 100,000 (Par Value) . . .	
	b. No. shares outstanding 100,000 (Par Value) . . .	750
34.	Surplus	500
35.	Undivided profits	233
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,483
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,575

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

K. R. Osborne, President; J. D. Myers, R. R. Nation and Jean Peden, Vice Presidents; B. P. Garneau, Edwin Quinn, Ray Orth, Mark Dougherty, Tom Morrow, and Arleen Mack, Assistant Vice Presidents; Shirley Spencer and Donne Pearson, Assistant Cashiers; Niel Denslow, Audit and Examination Manager; Sandria Moses, Personal Banking Officer; Burnie Eubanks, Security Officer; Everett Brown, Cashier-Secretary; E. J. Linnen, Assistant Cashier.

DIRECTORS

Glynn A. Clark, Martha Ezzard, R. J. Flynn, R.H. Heckendorf, R. H. Koran, Jr., W. E. LaVelle, Norman F. Patrick, R. L. Pennock, Jr., H. G. Reifsneider; J. F. Shafroth, Edward F. Statler, W. H. Van Schooneveld, and K. R. Osborne.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		5,547
2. U.S. Treasury securities		4,883
3. Obligations of other U.S. Government agencies and corporations		10,569
4. Obligations of States and Political subdivisions in the United States		6,767
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	42,998	
b. Less: allowance for possible loan losses	438	
c. Loans, Net		42,560
10. Lease financing receivables		80
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2,089
12. Real estate owned other than bank premises		99
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,464
16. TOTAL ASSETS (sum of items 1 thru 15)		74,058
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		22,517
18. Time and savings deposits of individuals, partnerships, and corporations		32,246
19. Deposits of United States Government		497
20. Deposits of States and political subdivisions in the United States		4,026
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		696
24. TOTAL DEPOSITS (sum of items 17 thru 23)		59,982
a. Total demand deposits	25,243	
b. Total time and savings deposits	34,739	
25. Federal funds purchased and securities sold under agreements to repurchase		6,112
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		1,054
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		405
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		67,553
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 120,000		
b. No. shares outstanding 120,000 (Par Value)		1,200
34. Surplus		2,850
35. Undivided profits		2,455
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,505
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		74,058

UNITED BANK OF LONGMONT, LONGMONT
Boulder County

OFFICERS

Oral G. Beckmann, President; Thomas S. Byington, Vice President;
John M. Shetter, Vice President; Patricia L. Burkholder, Assistant
Vice President and Treasurer; Kathleen Henry, Cashier-Secretary.

DIRECTORS

Oral G. Beckmann, Keith J. Ames, George F. Chandler, Charles H. Durning,
Fred B. Korte, Austin P. Stonebraker, and Albert A. Will.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,995
2.	U.S. Treasury securities	3,179
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	3,216
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,000
9.	a. Loans, Total (excluding unearned income)	14,521
	b. Less: allowance for possible loan losses.	151
	c. Loans, Net	14,370
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	182
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	507
16.	TOTAL ASSETS (sum of items 1 thru 15).	24,449
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	7,436
18.	Time and savings deposits of individuals, partnerships, and corporations	13,025
19.	Deposits of United States Government	210
20.	Deposits of States and political subdivisions in the United States	1,190
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	3
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	21,864
	a. Total demand deposits.	7,686
	b. Total time and savings deposits.	14,178
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	196
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	190
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,250
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 54,000	
	b. No. shares outstanding 54,000 (Par Value) . . .	540
34.	Surplus.	1,160
35.	Undivided profits.	499
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,199
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	24,449

AMERICAN BANK, LOVELAND
Larimer County

OFFICERS

Norman E. Rarick, President; Russell L. Walk, Executive Vice President and Cashier.

DIRECTORS

Jack Devereaux, Dale R. Nelson, Norman E. Rarick, Russell L. Walk, Kenneth R. Weedon, and Ervin D. Weinmeister.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	417
2.	U.S. Treasury securities	579
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	850
9.	a. Loans, Total (excluding unearned income)	3,202
	b. Less: allowance for possible loan losses.	21
	c. Loans, Net	3,181
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	779
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	118
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,124
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,193
18.	Time and savings deposits of individuals, partnerships, and corporations	2,365
19.	Deposits of United States Government	8
20.	Deposits of States and political subdivisions in the United States	200
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	70
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,836
	a. Total demand deposits.	2,271
	b. Total time and savings deposits.	2,565
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	618
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	48
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,502
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus.	350
35.	Undivided profits.	72
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	622
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	6,124

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President and Trust Officer; Marlyn J. Gerken, Vice President; Raymond Goltart, Assistant Vice President and Cashier; Donna M. Findley and JoAnn B. Lewis and Curtis Clark, Assistant Cashiers; Arlene Kramer, Assistant Trust Officer.

DIRECTORS

Jack Devereaux, Norman E. Rarick, T.M. McKee, Robert C. Christensen, Clarence H. Stump, Jr., Ray D. Stroh, Marlyn J. Gerken.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,252
2.	U.S. Treasury securities	2,640
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	5,524
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	700
9.	a. Loans, Total (excluding unearned income)	15,891
	b. Less: allowance for possible loan losses	176
	c. Loans, Net	15,715
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	405
12.	Real estate owned other than bank premises	41
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	531
16.	TOTAL ASSETS (sum of items 1 thru 15).	27,808

	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	9,246
18.	Time and savings deposits of individuals, partnerships, and corporations	12,031
19.	Deposits of United States Government	41
20.	Deposits of States and political subdivisions in the United States	2,579
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	2
23.	Certified and officers' checks	378
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	24,277
	a. Total demand deposits	12,057
	b. Total time and savings deposits	12,220
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	159
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,436
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	80,000	
		b. No. shares outstanding	80,000	800
34.	Surplus			800
35.	Undivided profits			1,772
36.	Reserve for contingencies and other capital reserves			
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			3,372
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			27,808

CENTENNIAL STATE BANK, LYONS
Boulder County

OFFICERS

Joel H. Wiens, President; Raymond C. Barrows, Vice President;
Christopher W. Jeavons, Executive Vice President and Cashier;
and Linda Goranson, Assistant Cashier.

DIRECTORS

Ada Lou Hammans, John D. Hickey, Christopher W. Jeavons,
Phyllis Wiens, and Joel H. Wiens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	477
2.	U.S. Treasury securities	300
3.	Obligations of other U.S. Government agencies and corporations	65
4.	Obligations of States and Political subdivisions in the United States	1,213
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	1,940
	b. Less: allowance for possible loan losses	10
	c. Loans, Net	1,930
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	20
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	99
16.	TOTAL ASSETS (sum of items 1 thru 15)	4,104
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	832
18.	Time and savings deposits of individuals, partnerships, and corporations	1,931
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	703
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	43
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,510
	a. Total demand deposits	921
	b. Total time and savings deposits	2,589
25.	Federal funds purchased and securities sold under agreements to repurchase	50
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	54
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,614
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 10,000	
	b. No. shares outstanding 10,000 (Par Value)	100
34.	Surplus	200
35.	Undivided profits	183
36.	Reserve for contingencies and other capital reserves	7
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	490
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	4,104

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Jack L. Julian, President; Charlotte M. Julian, Vice President;
Thelma J. Decker, Cashier-Secretary; and John H. Fowler, Loan Officer.

DIRECTORS

Robert E. Bement, Jimmy D. Cook, Charlotte M. Julian, Lloyd Sehnert,
and Jack L. Julian

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		453
2. U.S. Treasury securities		395
3. Obligations of other U.S. Government agencies and corporations		350
4. Obligations of States and Political subdivisions in the United States		206
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		925
9. a. Loans, Total (excluding unearned income)	2,691	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		2,673
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		169
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		113
16. TOTAL ASSETS (sum of items 1 thru 15)		5,307
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,375
18. Time and savings deposits of individuals, partnerships, and corporations		2,362
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		962
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		36
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,738
a. Total demand deposits	1,600	
b. Total time and savings deposits	3,138	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		79
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,817
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		125
34. Surplus		225
35. Undivided profits		127
36. Reserve for contingencies and other capital reserves		13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		490
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,307

BANK OF MANITOU, MANITOU SPRINGS
El Paso County

OFFICERS

Donald D. Baker, Chairman of the Board; David E. Hiatt, Vice Chairman of the Board; Kenneth E. Baird, President and Chief Executive Officer; George F. Lewis, Vice President, Secretary and Security Officer; Irmgard E. Anderton, Cashier; Mary A. Hawkinson and Greg M. McGrew, Assistant Cashiers.

DIRECTORS

Kenneth E. Baird, Donald D. Baker, James C. Duve, Martin R. Frick, David E. Hiatt, George F. Lewis, Daniel P. Masias and Kent O. Olin.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,178
2. U.S. Treasury securities		2,001
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		2,167
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,075
9. a. Loans, Total (excluding unearned income)	5,428	
b. Less: allowance for possible loan losses	69	
c. Loans, Net		5,359
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		229
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		145
16. TOTAL ASSETS (sum of items 1 thru 15)		12,554
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,729
18. Time and savings deposits of individuals, partnerships, and corporations		6,812
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		761
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		4
23. Certified and officers' checks		85
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,402
a. Total demand deposits	4,239	
b. Total time and savings deposits	7,163	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		106
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,508
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,500		
b. No. shares outstanding 2,500 (Par Value)		250
34. Surplus		450
35. Undivided profits		346
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,046
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,554

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA
Otero County

OFFICERS

Frances M. Beaty, President; John D. Beaty, Vice President; Helen L. Smith, Cashier-Secretary; Dan W. Burger, Assistant Vice President.

DIRECTORS

Frances M. Beaty, Sara M. Lester, John D. Beaty, and Wayne D. Adams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	393
2.	U.S. Treasury securities	285
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	397
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	875
	b. Less: allowance for possible loan losses.	4
	c. Loans, Net	871
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	2
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,048
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	910
18.	Time and savings deposits of individuals, partnerships, and corporations	623
19.	Deposits of United States Government	2
20.	Deposits of States and political subdivisions in the United States	65
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,600
	a. Total demand deposits.	953
	b. Total time and savings deposits.	647
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,600
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 250	
	b. No. shares outstanding 250 (Par Value) . . .	25
34.	Surplus.	200
35.	Undivided profits.	223
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	448
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,048

FIRSTBANK OF MINTURN, MINTURN
Eagle County

OFFICERS

Roger A. Behler, President; Mike R. Sanchez, Executive Vice President and Cashier; Larry J. Hauserman, R. Kent Landmark and Melvin J. Sorensen, Vice Presidents; A. Blain Alley, Thomas E. Charnecki, Stephen J. Forte, Edson P. Holland, William L. Iwata, Darrel W. Lathrop, Jack D. Nunn, William H. Plummer, Michael R. Seeley and R. Dean Skorheim, Assistant Cashiers; and Paul J. Gale Auditor.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		517
2. U.S. Treasury securities		1,173
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		468
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,704	
b. Less: allowance for possible loan losses	11	
c. Loans, Net		1,693
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		12
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		37
16. TOTAL ASSETS (sum of items 1 thru 15)		3,900
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,063
18. Time and savings deposits of individuals, partnerships, and corporations		1,909
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		312
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		64
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,356
a. Total demand deposits	1,193	
b. Total time and savings deposits	2,163	
25. Federal funds purchased and securities sold under agreements to repurchase		200
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		38
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,594
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		100
34. Surplus		100
35. Undivided profits		106
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		306
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,900

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande County

OFFICERS

Mahlon T. White, Chairman of the Board; Willis H. Fassett, Jr., President;
William L. Fassett, Cashier-Secretary.

DIRECTORS

Mahlon T. White, Willis H. Fassett, Jr., Robert V. Haigler,
Gordon H. Rowe, Jr., William J. Schutte.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,316
2.	U.S. Treasury securities	1,440
3.	Obligations of other U.S. Government agencies and corporations	2,300
4.	Obligations of States and Political subdivisions in the United States	2,164
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	4,340
9.	a. Loans, Total (excluding unearned income)	11,048
	b. Less: allowance for possible loan losses	132
	c. Loans, Net	10,916
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	425
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	532
16.	TOTAL ASSETS (sum of items 1 thru 15)	25,433

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	11,834
18.	Time and savings deposits of individuals, partnerships, and corporations	8,878
19.	Deposits of United States Government	77
20.	Deposits of States and political subdivisions in the United States	1,414
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	21
23.	Certified and officers' checks	280
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,604
	a. Total demand deposits	12,570
	b. Total time and savings deposits	10,034
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	578
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	23,182
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	33,000		
		b. No. shares outstanding	33,000	(Par Value) . . .	330
34.	Surplus				800
35.	Undivided profits				1,121
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				2,251
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				25,433

MONTROSE STATE BANK, MONTROSE
Montrose County

OFFICERS

Jack E. Culver, President; Charles J. Forster, Vice-President.

DIRECTORS

James H. Oliver, Ronald L. Moore, James W. Renfrow, Donald L. Mitchell,
Jack E. Culver, and Emmett Elizondo.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		500
2. U.S. Treasury securities		1,111
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,175
9. a. Loans, Total (excluding unearned income)	2,676	
b. Less: allowance for possible loan losses	16	
c. Loans, Net		2,660
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		240
12. Real estate owned other than bank premises		86
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		76
16. TOTAL ASSETS (sum of items 1 thru 15).		5,848
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,300
18. Time and savings deposits of individuals, partnerships, and corporations		3,014
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		632
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		81
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,041
a. Total demand deposits	1,457	
b. Total time and savings deposits	3,584	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		39
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		32
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,112
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,500		
b. No. shares outstanding 3,500 (Par Value)		350
34. Surplus		200
35. Undivided profits		186
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		736
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,848

THE EL PASO COUNTY BANK. MONUMENT
El Paso County

OFFICERS

M. Kelly Desmarteau, President; James W. Wyss, and Stephen A. Kerton, Vice Presidents; Debbie A. Chatfield, Assistant Vice President; Margarette J. Sayers, Cashier-Secretary; and Jeanne Mead, Assistant Cashier.

DIRECTORS

Winton A. Winter, M. Kelly Desmarteau, James W. Wyss, and Stephen A. Kerton.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,462
2.	U.S. Treasury securities	1,799
3.	Obligations of other U.S. Government agencies and corporations	203
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	510
9.	a. Loans, Total (excluding unearned income)	4,873
	b. Less: allowance for possible loan losses	53
	c. Loans, Net	4,820
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	388
12.	Real estate owned other than bank premises	148
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	218
16.	TOTAL ASSETS (sum of items 1 thru 15).	9,548
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,078
18.	Time and savings deposits of individuals, partnerships, and corporations	4,056
19.	Deposits of United States Government	33
20.	Deposits of States and political subdivisions in the United States	1,234
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	141
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,542
	a. Total demand deposits	3,318
	b. Total time and savings deposits	5,224
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	83
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,625
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 2,000	
	b. No. shares outstanding 2,000 (Par Value)	200
34.	Surplus	400
35.	Undivided profits	323
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	923
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	9,548

McCLAVE STATE BANK, McCLAVE
Bent County

OFFICERS

L. Smartt, President; H. H. Falconburg, Vice President and Cashier;
Della C. Cline, Secretary; and Mildred M. Travis, Assistant Cashier.

DIRECTORS

L. Smartt, H. H. Falconburg, Della C. Cline, Sam M. Bourne, and
John A. Smartt.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		725
2. U.S. Treasury securities		806
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		5
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	1,554	
b. Less: allowance for possible loan losses		
c. Loans, Net		1,554
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		25
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		21
16. TOTAL ASSETS (sum of items 1 thru 15)		3,636
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		889
18. Time and savings deposits of individuals, partnerships, and corporations		1,839
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		326
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		7
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,066
a. Total demand deposits	920	
b. Total time and savings deposits	2,146	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		4
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,070
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500		
b. No. shares outstanding 500 (Par Value)		50
34. Surplus		310
35. Undivided profits		206
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		566
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,636

THE MONTORSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

J. C. Kinkade, Chairman of the Board; Donald K. Majors, President; Harlan K. Peltier, Vice President; William K. Nielson and Merton R. Taylor, Second Vice Presidents; Donald G. Haley, Cashier; Maurice W. Nittler, Assistant Vice President.

DIRECTORS

J. C. Kinkade, Edward G. Merritt, William K. Nielson, Merton R. Taylor, Donald K. Majors, and Harlan K. Peltier.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,250
2.	U.S. Treasury securities	937
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and Political subdivisions in the United States	5
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	250
9.	a. Loans, Total (excluding unearned income)	4,326
	b. Less: allowance for possible loan losses	50
	c. Loans, Net	4,276
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	274
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15)	7,092
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,650
18.	Time and savings deposits of individuals, partnerships, and corporations	3,205
19.	Deposits of United States Government	22
20.	Deposits of States and political subdivisions in the United States	470
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	79
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,426
	a. Total demand deposits	3,021
	b. Total time and savings deposits	3,405
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,426
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 7,500	
	b. No. shares outstanding 7,500 (Par Value) . . .	105
34.	Surplus	230
35.	Undivided profits	331
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	666
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,092

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

George T. Sweeney, Chairman of the Board; Harold R. Lacy, President; Leon E. Hayden, Jr., Vice President; Michael E. Roberts, Assistant Vice President and Cashier.

DIRECTORS

George T. Sweeney, Leon E. Hayden, Charles R. Sillstrop, Harold R. Lacy, Edward Hanifen, and Vincent N. Schmitz.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,726
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		480
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	9,653	
b. Less: allowance for possible loan losses	102	
c. Loans, Net		9,551
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		485
12. Real estate owned other than bank premises		117
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		282
16. TOTAL ASSETS (sum of items 1 thru 15)		13,641
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,327
18. Time and savings deposits of individuals, partnerships, and corporations		5,238
19. Deposits of United States Government		48
20. Deposits of States and political subdivisions in the United States		399
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		40
23. Certified and officers' checks		89
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,141
a. Total demand deposits	6,566	
b. Total time and savings deposits	5,575	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		281
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,422
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 43,000		
b. No. shares outstanding 43,000 (Par Value)		430
34. Surplus		375
35. Undivided profits		414
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,219
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,641

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Herman F. Booth, President; Clinton W. Booth, Vice President and Secretary; Lorna J. Lupton, Cashier; LaVerne McKeever, Assistant Cashier; and Dan D. Nobla, Treasurer.

DIRECTORS

Herman F. Booth, Clinton W. Booth, Dan D. Noble, Lorna J. Lupton, and Davis M. Watson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,923
2. U.S. Treasury securities		873
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		803
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	7,245	
b. Less: allowance for possible loan losses	69	
c. Loans, Net		7,176
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		424
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		210
16. TOTAL ASSETS (sum of items 1 thru 15).		12,009
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,151
18. Time and savings deposits of individuals, partnerships, and corporations		6,733
19. Deposits of United States Government		30
20. Deposits of States and political subdivisions in the United States		1,053
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		101
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,068
a. Total demand deposits	3,574	
b. Total time and savings deposits	7,494	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,068
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 30,000 (Par Value)		300
34. Surplus		350
35. Undivided profits		291
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		941
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		12,009

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Wallace Q. Anderson, President; Henry C. Kennedy, Executive Vice President and Cashier; John R. Pierson, Vice President; and DoIores Kitten, Assistant Cashier.

DIRECTORS

Herman F. Booth, Wallace Q. Anderson, Henry C. Kennedy, W. A. Weeks, Jr., Walter J. Waldow.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		915
2. U.S. Treasury securities		798
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		79
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	2,205	
b. Less: allowance for possible loan losses.	22	
c. Loans, Net		2,183
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		77
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		100
16. TOTAL ASSETS (sum of items 1 thru 15).		4,352
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,178
18. Time and savings deposits of individuals, partnerships, and corporations		1,822
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		687
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		36
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,730
a. Total demand deposits.	1,368	
b. Total time and savings deposits.	2,362	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		12
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		41
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,783
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		150
34. Surplus.		150
35. Undivided profits.		269
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		569
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		4,352

CITIZENS STATE BANK OF OURAY
Ouray County

OFFICERS

David G. Wood, President; Bruce Phillips, Vice President; Donald D. Hanhardt, Cashier-Secretary; Louise Z. Fleetwood and Ilene A. MacLennan, Assistant Cashiers.

DIRECTORS

David G. Wood, Raymond P. Wood, II, Bruce Phillips, John A. Galley, Jr., and Donald D. Hanhardt.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		718
2. U.S. Treasury securities		1,754
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		1,027
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,800
9. a. Loans, Total (excluding unearned income)	4,921	
b. Less: allowance for possible loan losses	64	
c. Loans, Net		4,857
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		166
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		15
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		10,437
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,384
18. Time and savings deposits of individuals, partnerships, and corporations		4,670
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		1,247
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		254
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,569
a. Total demand deposits	4,210	
b. Total time and savings deposits	5,359	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,569
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,800		
b. No. shares outstanding 1,800 (Par Value)		180
34. Surplus		510
35. Undivided profits		178
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		868
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,437

THE CITIZENS BANK OF PAGOSA SPRINGS
Pagosa Springs
Archuleta County

OFFICERS

Marguerite H. Wilcox, Chairman of the Board; Donald W. Winter, President;
Peter C. Jones, Vice President; James W. Sutton, Cashier-Secretary;
and Gary L. Lucas, Assistant Cashier.

DIRECTORS

Donald W. Winter, Peter C. Jones, Marguerite H. Wiley, Joan W. Seielstad,
and Glen Edmonds.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,530
2. U.S. Treasury securities		1,214
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		583
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	7,203	
b. Less: allowance for possible loan losses.	90	
c. Loans, Net		7,113
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		269
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		164
16. TOTAL ASSETS (sum of items 1 thru 15).		11,896
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,170
18. Time and savings deposits of individuals, partnerships, and corporations		3,962
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,296
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		168
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,596
a. Total demand deposits.	6,242	
b. Total time and savings deposits.	4,354	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		166
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,762
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus.		500
35. Undivided profits.		334
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,134
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		11,896

PAONIA STATE BANK, PAONIA
Delta County

OFFICERS

Don E. Foster, President; Daryl Thierer, Vice President and Cashier;
Alice Cagle, Loan Officer; Connie Black, Operations Officer.

DIRECTORS

Don E. Foster, Rachael Foster, Donald Deon Holt, Rolland L. Holt,
Clarence Achziger, Orville Schneider, and Gilbert Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	758
2.	U.S. Treasury securities	791
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	10
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	5
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	450
9.	a. Loans, Total (excluding unearned income)	2,798
	b. Less: allowance for possible loan losses	16
	c. Loans, Net	2,782
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	194
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	105
16.	TOTAL ASSETS (sum of items 1 thru 15)	5,095
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations978
18.	Time and savings deposits of individuals, partnerships, and corporations	2,833
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	542
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	116
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,469
	a. Total demand deposits	1,097
	b. Total time and savings deposits	3,372
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	29
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	55
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,553
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus	200
35.	Undivided profits	142
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	542
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	5,095

THE BANK OF THE WEST, PARKER
Douglas County

OFFICERS

Leon A. Winters, President; August J. Fischer, Vice President;
Carol Sharp, Cashier-Secretary; and Sharon K. Simpson, Assistant
Vice President.

DIRECTORS

Leon A. Winters, August J. Fischer, Wallace E. Carroll, Jr., Fred Dransfeldt,
and Frank V. Phillips.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,394
2. U.S. Treasury securities		1,942
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,867
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	7,264	
b. Less: allowance for possible loan losses	105	
c. Loans, Net		7,159
10. Lease financing receivables		219
11. Bank premises, furniture and fixtures, and other assets representing bank premises		268
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		241
16. TOTAL ASSETS (sum of items 1 thru 15)		15,090
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,288
18. Time and savings deposits of individuals, partnerships, and corporations		6,471
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		2,200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		407
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,367
a. Total demand deposits	4,696	
b. Total time and savings deposits	8,671	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		81
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		211
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,659
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 94,500		
b. No. shares outstanding 94,500 (Par Value)		378
34. Surplus		516
35. Undivided profits		537
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,431
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,090

PLATTEVILLE STATE BANK, PLATTEVILLE
Weld County

OFFICERS

Donald M. Stroup, President, Donald S. Camenga, Vice President, Cashier,
Secretary and Security Officer

DIRECTORS

Robert H. Sterkel, Edward J. Eisenman, Niles S. Miller, Andrew J. Seiler,
Donald M. Stroup, and A. Bruce Trautwein.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions.	157
2.	U.S. Treasury securities	379
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	510
9.	a. Loans, Total (excluding unearned income)	1,625
	b. Less: allowance for possible loan losses.	10
	c. Loans, Net	1,615
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	210
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	131
16.	TOTAL ASSETS (sum of items 1 thru 15).	3,002
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	508
18.	Time and savings deposits of individuals, partnerships, and corporations	770
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	981
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	39
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,301
	a. Total demand deposits.	580
	b. Total time and savings deposits.	1,721
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,360
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	250
34.	Surplus.	200
35.	Undivided profits.	192
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	642
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	3,002

CENTENNIAL BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert C. Colgin, Vice President;
and Glenn R. Glinsmann, Cashier-Secretary.

DIRECTORS

Cliff Brice, Jr., Fred J. Gorsich, Thomas H. Mosier, Robert H.
Redwine, Ray E. Robinson, James A. Utt, and William J. Haag.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,688
2.	U.S. Treasury securities	784
3.	Obligations of other U.S. Government agencies and corporations	450
4.	Obligations of States and Political subdivisions in the United States.	804
5.	Other bonds, notes, and debentures	1
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,875
9.	a. Loans, Total (excluding unearned income)	4,318
	b. Less: allowance for possible loan losses.	42
	c. Loans, Net	4,276
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	522
12.	Real estate owned other than bank premises	25
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	229
16.	TOTAL ASSETS (sum of items 1 thru 15).	12,654
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	5,186
18.	Time and savings deposits of individuals, partnerships, and corporations	5,431
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	248
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	28
23.	Certified and officers' checks	263
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	11,157
	a. Total demand deposits.	5,488
	b. Total time and savings deposits.	5,669
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	360
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	142
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,659
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 30,250 (Par Value)	302
	b. No. shares outstanding 30,250 (Par Value)	285
34.	Surplus.	408
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	995
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	12,654

THE MINNEQUA BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Mahlon T. White, President; Otto W. Snapp, Jr., Executive Vice President; Sam F. Falsetto, Senior Vice President; Anthony P. O'Neill, Vice President and Cashier; Philip E. Boschen, Charline Burkhard, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen Thatcher White and Lucille Wilcox, Vice Presidents; Margaret Eichman, Samuel J. Keiffer, III, J. Lee Richardson, Assistant Vice Presidents.

DIRECTORS

Sam F. Falsetto, Frank S. Hoag, Jr., Charles C. Jett, Samuel T. Jones, Jr., Walter J. Predovich, William H. Schwabe, Otto W. Snapp, Jr., Jake T. Vidmar, Jr., Ben Windling, Helen Thatcher White, Mahlon T. White, and H. Eugene Wilcoxson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,014
2. U.S. Treasury securities		7,972
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		7,885
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		5,200
9. a. Loans, Total (excluding unearned income)	38,290	
b. Less: allowance for possible loan losses	379	
c. Loans, Net		37,911
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,608
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,025
16. TOTAL ASSETS (sum of items 1 thru 15).		67,615
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		15,526
18. Time and savings deposits of individuals, partnerships, and corporations		43,786
19. Deposits of United States Government		160
20. Deposits of States and political subdivisions in the United States		988
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		178
23. Certified and officers' checks		407
24. TOTAL DEPOSITS (sum of items 17 thru 23)		61,045
a. Total demand deposits	17,057	
b. Total time and savings deposits	43,988	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,271
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		62,316
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 11,250		
b. No. shares outstanding 11,250 (Par Value)		1,125
34. Surplus		3,000
35. Undivided profits		1,174
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		67,615

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO
Pueblo County

OFFICERS

Alva B. Adams, Chairman of the Board; William H. Adams, Legal Counsel; Earl F. Lehigh, President; Walter E. Carsella, Executive Vice President; Clarence A. Burianek, Senior Vice President and Trust Officer; Glenn P. McCarty, Senior Trust Officer; Lawrence M. Pearson, Senior Vice President; James A. McClearn, Senior Vice President and Cashier; James A. Murray, Vice President and Trust Officer; Sherman H. French, Kenneth F. Hunter, William H. Adams, Jr., James R. Belcher, Martha L. Rector and Gerald E. Short, Vice Presidents; O. Franklin Jackson, Auditor; and Steven E. Melvin, Trust Officer.

DIRECTORS

Alva B. Adams, William H. Adams, James B. Berger, Clarence A. Burianek, Walter E. Carsella, James L. Fimple, William V. Hitzing, Earl F. Lehigh, Charles P. Moore, William A. Sarconi, Jr., Frank P. Tallman, Joseph A. Uhl, III, Howard E. Whitlock, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	4,656
2.	U.S. Treasury securities	9,351
3.	Obligations of other U.S. Government agencies and corporations	748
4.	Obligations of States and Political subdivisions in the United States.	13,136
5.	Other bonds, notes, and debentures	99
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,650
9.	a. Loans, Total (excluding unearned income)	44,712
	b. Less: allowance for possible loan losses.	200
	c. Loans, Net	44,512
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,741
12.	Real estate owned other than bank premises	134
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,056
16.	TOTAL ASSETS (sum of items 1 thru 15).	79,083
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	19,845
18.	Time and savings deposits of individuals, partnerships, and corporations	45,503
19.	Deposits of United States Government	44
20.	Deposits of States and political subdivisions in the United States	1,695
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,019
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	68,106
	a. Total demand deposits.	22,368
	b. Total time and savings deposits.	45,738
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	266
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	114
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	1,449
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	69,935
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 125,000	
	b. No. shares outstanding 125,000 (Par Value)	1,250
34.	Surplus.	2,000
35.	Undivided profits.	5,291
36.	Reserve for contingencies and other capital reserves	607
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	9,148
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	79,083

PUEBLO BOULEVARD BANK, PUEBLO
Pueblo County

OFFICERS

William M. Lewallen, Jr., Chairman of the Board; William Kaad, President and Chief Executive Officer; Paul Schlegel, Vice President and Cashier; John Bertholf, Jr., Vice Chairman of the Board; Benjamin F. Crum, Secretary for Board.

DIRECTORS

John Bertholf, Jr., J. Max Clifton, Benjamin F. Crum, William Kaad, William M. Lewallen, Jr., Edward R. Mastro, Lynn Phelps, Gene Rike, Jack P. Sakdol.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		184
2. U.S. Treasury securities		491
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		360
9. a. Loans, Total (excluding unearned income)	1,676	
b. Less: allowance for possible loan losses.	10	
c. Loans, Net		1,666
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		157
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		32
16. TOTAL ASSETS (sum of items 1 thru 15).		2,908
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		343
18. Time and savings deposits of individuals, partnerships, and corporations		1,086
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		730
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		10
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,169
a. Total demand deposits.	353	
b. Total time and savings deposits.	1,816	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		3
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		36
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,208
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 28,000		
b. No. shares outstanding 28,000 (Par Value)		350
34. Surplus.		250
35. Undivided profits.		100
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		2,908

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Arlo Beamon, President; Norris B. Chambers, G. Virginia Higinbotham, and Richard Staples, Vice Presidents; Maxine Bartleson and David W. Fimple, Assistant Vice Presidents; Vincent L. Vigil, Cashier; Marie O'Connor, Commercial and Agricultural Loan Officer; Dallas Hjar, George M. Kirby, Dan Wolf and Carmella Scoggin, Personal Banking Officers; and Nancy E. Selby, Operations Officer.

DIRECTORS

John T. Aguilera, Arlo Beamon, Richard B. Capek, Walter D. Carroll, Thomas T. Farley, Straud J. Fredregill, William Ansel Gower, Robert A. Jackson, Bret Kelly, Howard L. McMartin, Sam T. Musso, Ethelyn Potestio, Henry D. Williams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,350
2.	U.S. Treasury securities	3,667
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	4,763
5.	Other bonds, notes, and debentures	181
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,000
9.	a. Loans, Total (excluding unearned income)	24,566
	b. Less: allowance for possible loan losses	269
	c. Loans, Net	24,297
10.	Lease financing receivables	21
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,751
		441
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,353
16.	TOTAL ASSETS (sum of items 1 thru 15).	41,824

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	11,250
18.	Time and savings deposits of individuals, partnerships, and corporations	22,657
19.	Deposits of United States Government	23
20.	Deposits of States and political subdivisions in the United States	2,341
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	55
23.	Certified and officers' checks	684
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	37,010
	a. Total demand deposits	12,348
	b. Total time and savings deposits	24,662
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	177
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	997
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	221
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	38,405
31.	Subordinated notes and debentures	88

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 100,000	
	b. No. shares outstanding 100,000 (Par Value)	1,000
34.	Surplus	1,200
35.	Undivided profits	1,131
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,331
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	41,824

BANK OF RANGELY, RANGELY
Rio Blanco County

OFFICERS

Bob H. White, President; Jon L. Blocker, Vice President; Iva Orvilla Phipps, Cashier-Secretary.

DIRECTORS

Merritt J. Gates, Bob H. White, Jon L. Blocker, F. L. Seebaum, and Harold Wardell.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,505
2. U.S. Treasury securities		1,197
3. Obligations of other U.S. Government agencies and corporations		1,371
4. Obligations of States and Political subdivisions in the United States.		875
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		21
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		800
9. a. Loans, Total (excluding unearned income)	6,294	
b. Less: allowance for possible loan losses.	41	
c. Loans, Net		6,253
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		105
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		161
16. TOTAL ASSETS (sum of items 1 thru 15).		12,288
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,266
18. Time and savings deposits of individuals, partnerships, and corporations		4,059
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		3,714
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		79
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,132
a. Total demand deposits.	3,788	
b. Total time and savings deposits.	7,344	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		173
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,305
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 19,000		
b. No. shares outstanding 19,000 (Par Value)		190
34. Surplus.		510
35. Undivided profits.		253
36. Reserve for contingencies and other capital reserves		30
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		983
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		12,288

THE EMPIRE STATE BANK, ROCKY FORD
Otero County

OFFICERS

W. S. Goodwin, President; P. G. James, Vice President and Secretary;
Kenny Crosswhite, Vice President; Bernadette Newcomer, Assistant Cashier;
and P. G. James, Cashier and Treasurer.

DIRECTORS

P. G. James, R. G. Loflin, W. S. Goodwin, Frank Holder, and
M. R. Watters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	847
2.	U.S. Treasury securities	529
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,424
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,050
9.	a. Loans, Total (excluding unearned income)	2,778
	b. Less: allowance for possible loan losses	29
	c. Loans, Net	2,749
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	130
12.	Real estate owned other than bank premises	49
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	86
16.	TOTAL ASSETS (sum of items 1 thru 15)	6,864
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	2,762
18.	Time and savings deposits of individuals, partnerships, and corporations	2,179
19.	Deposits of United States Government	16
20.	Deposits of States and political subdivisions in the United States	404
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	235
23.	Certified and officers' checks	4
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,600
	a. Total demand deposits	3,036
	b. Total time and savings deposits	2,564
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	68
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,668
31.	Subordinated notes and debentures	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 2 (Par Value)	200
	b. No. shares outstanding 2 (Par Value)	300
34.	Surplus	648
35.	Undivided profits	48
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,196
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	6,864

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

John A. Nigh, President; B. J. Anderson, Vice President; Jeffrey D. Snyder, Assistant Vice President; Betty Propernick, Cashier.

DIRECTORS

Ronald L. Moore, W. Gerry Imig, Wendell F. Hutchinson, John A. Nigh, A. E. Scott, J. H. Oliver, Donald R. McQueen, and J. H. Lionelle.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,288
2.	U.S. Treasury securities	2,198
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	675
9.	a. Loans, Total (excluding unearned income)	7,685
	b. Less: allowance for possible loan losses	75
	c. Loans, Net	7,610
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	633
12.	Real estate owned other than bank premises	186
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	230
16.	TOTAL ASSETS (sum of items 1 thru 15).	12,820
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,845
18.	Time and savings deposits of individuals, partnerships, and corporations	6,790
19.	Deposits of United States Government	17
20.	Deposits of States and political subdivisions in the United States	1,627
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	96
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	11,375
	a. Total demand deposits	2,958
	b. Total time and savings deposits	8,417
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	219
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,594
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 4,000	
	b. No. shares outstanding 4,000 (Par Value)	400
34.	Surplus	400
35.	Undivided profits	426
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,226
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	12,820

THE BANK OF FOUNTAIN VALLEY, SECURITY
El Paso County

OFFICERS

George W. Duncan, Jr., President; Carlyle K. Nelson, Executive Vice President; J.R. Jahrig and Don E. Chismar, Senior Vice Presidents; Elaine Overmeyer, Vice President and Cashier; Mary Jean Ciemiewicz and George Linger, Vice Presidents; Jack Genna, Assistant Cashier and Paul M. Kahrs, Credit Officer.

DIRECTORS

Leo H. Ververs, George W. Duncan, Jr., Charles Ververs, Willis P. Fischer, Eugene G. Holt, Carl H. Wiese, William B. Offutt, Michael McDonell, and Lawrence E. Addy.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,419
2. U.S. Treasury securities		499
3. Obligations of other U.S. Government agencies and corporations		1,235
4. Obligations of States and Political subdivisions in the United States		4,753
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,650
9. a. Loans, Total (excluding unearned income)	9,064	
b. Less: allowance for possible loan losses	170	
c. Loans, Net		8,894
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,051
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		351
16. TOTAL ASSETS (sum of items 1 thru 15)		21,869
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,158
18. Time and savings deposits of individuals, partnerships, and corporations		10,734
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		798
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		352
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,044
a. Total demand deposits	7,535	
b. Total time and savings deposits	11,509	
25. Federal funds purchased and securities sold under agreements to repurchase		250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		190
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		180
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		19,664
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 878,000		
b. No. shares outstanding 878,000 (Par Value)		878
34. Surplus		773
35. Undivided profits		554
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,205
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,869

BANK OF SNOWMASS, SNOWMASS VILLAGE
Pitkin County

OFFICERS

J. Robert Young, President; John W. Cooper, Vice President;
Joe Scofield, Assistant Cashier; and Laurie Shelton, Operations
Officer.

DIRECTORS

J. Robert Young, William B. Vollbracht, Rodney E. Slifer, Wallace
A. E. deBeque, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem,
and Wally Dallenbach.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,505
2. U.S. Treasury securities		867
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,963
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		114
9. a. Loans, Total (excluding unearned income)	6,532	
b. Less: allowance for possible loan losses.	72	
c. Loans, Net		6,460
10. Lease financing receivables.		134
11. Bank premises, furniture and fixtures, and other assets representing bank premises		128
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		202
15. Other assets		11,373
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,012
18. Time and savings deposits of individuals, partnerships, and corporations		4,092
19. Deposits of United States Government		50
20. Deposits of States and political subdivisions in the United States		1,711
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		430
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,295
a. Total demand deposits.	4,600	
b. Total time and savings deposits.	5,695	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		137
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,432
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 80,000		
b. No. shares outstanding 80,000 (Par Value)		260
34. Surplus.		380
35. Undivided profits.		301
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		941
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		11,373

BACA STATE BANK, SPRINGFIELD
Baca County

OFFICERS

Richard H. Patterson, President; Robert G. Dowell, Vice President;
Donna M. Dowell, Cashier-Secretary; Hallie Jordan, Assistant Cashier.

DIRECTORS

Bowers Holt, Bernard C. Neill, John Morrison, Jr., Glenn Drosselmeyer,
O. H. Hardy, and Richard H. Patterson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,071
2.	U.S. Treasury securities	1,498
3.	Obligations of other U.S. Government agencies and corporations	1,055
4.	Obligations of States and Political subdivisions in the United States	1,856
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	770
9.	a. Loans, Total (excluding unearned income)	4,024
	b. Less: allowance for possible loan losses	30
	c. Loans, Net	3,994
10.	Lease financing receivables	32
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	242
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	248
16.	TOTAL ASSETS (sum of items 1 thru 15)	10,766

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	2,534
18.	Time and savings deposits of individuals, partnerships, and corporations	6,295
19.	Deposits of United States Government	5
20.	Deposits of States and political subdivisions in the United States	525
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	87
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	9,446
	a. Total demand deposits	2,665
	b. Total time and savings deposits	6,781
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	197
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,643
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	400
34.	Surplus	500
35.	Undivided profits	223
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,123
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,766

UNITED BANK OF STEAMBOAT SPRINGS
Steamboat Springs
Routt County

OFFICERS

Bruce E. Callant, President; W. E. Goodyear, and Harland K. Schug, Jr., Vice Presidents; R. E. Van Landingham, Cashier; and Gary D. Strait, Personal Banker.

DIRECTORS

Bruce E. Callant, Robert G. Moss, Thomas R. Sharp, Richard E. Yeager, and Gladys Wener Walker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,018
2. U.S. Treasury securities		1,695
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		610
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	8,943	
b. Less: allowance for possible loan losses.	89	
c. Loans, Net		8,854
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		308
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		271
16. TOTAL ASSETS (sum of items 1 thru 15).		12,756

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,109
18. Time and savings deposits of individuals, partnerships, and corporations	6,163
19. Deposits of United States Government	39
20. Deposits of States and political subdivisions in the United States	467
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	456
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,234
a. Total demand deposits.	4,706
b. Total time and savings deposits.	6,528
25. Federal funds purchased and securities sold under agreements to repurchase	400
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	175
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,809
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . .	
33. Common Stock a. No. shares authorized 33,000	
b. No. shares outstanding 33,000 (Par Value) . . .	330
34. Surplus.	425
35. Undivided profits.	192
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	947
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	12,756

COMMERCIAL SAVINGS BANK OF STERLING, STERLING
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President and Trust Officer; Richard T. Counley, Executive Vice President; Jerry C. Reeves, Dean H. Tanner, Vice Presidents; Wayne J. Pimple, Vice President and Cashier; John G. Dzurovchin, Carl R. Waltz, Dan E. Long and Richard E. Timmer, Assistant Vice Presidents; Charles A. Mansueti, Assistant Cashier; Betty J. McKee, Operations Officer.

DIRECTORS

Galen Bamford, Vernon H. Carter, Jon P. Coates, Richard W. Dowis, Gerson Epstein, Charles W. Kreager, Robert C. McAtee, Thomas A. Paison, Raymond J. Pyle, William C. Ramey, Dean H. Tanner, and Richard T. Counley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	5,571
2.	U.S. Treasury securities	724
3.	Obligations of other U.S. Government agencies and corporations	1,238
4.	Obligations of States and Political subdivisions in the United States.	4,411
5.	Other bonds, notes, and debentures	356
6.	Federal Reserve stock and corporate stock.	80
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	29,804
	b. Less: allowance for possible loan losses.	320
	c. Loans, Net	29,484
10.	Lease financing receivables.	345
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	964
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,555
16.	TOTAL ASSETS (sum of items 1 thru 15).	45,228

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	12,159
18.	Time and savings deposits of individuals, partnerships, and corporations	19,450
19.	Deposits of United States Government	42
20.	Deposits of States and political subdivisions in the United States	3,525
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	181
23.	Certified and officers' checks	337
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	35,694
	a. Total demand deposits.	13,544
	b. Total time and savings deposits.	22,150
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	4,091
27.	Mortgage indebtedness and liability for capitalized leases	529
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	976
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,290
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 45,000 (Par Value)	450
	b. No. shares outstanding 45,000	
34.	Surplus.	2,300
35.	Undivided profits.	1,188
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,938
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	45,228

THE SECURITY STATE BANK OF STERLING, STERLING
Logan County

OFFICERS

Theodore D. Brown, Chairman of the Board; Robert E. O'Connell, President and Trust Officer; Louis Girardi, Senior Vice President and Senior Loan Officer; Dean Hiler, Senior Vice President of Administration and Investments; Robert A. Hessler, Vice President Loans; Thomas L. Thomas, Assistant Vice President Consumer Banking and Marketing; Merle Schulz and Marie J. Couch, Consumer Banking Officers; Yvonne Baca, Senior Trust Officer; Willis L. Akin, Jr., Vice President and Trust Officer; James A. Miller, Vice President, Cashier and Secretary; L. J. Smith, Assistant Cashier, Loans and Operations; Roger D. Bellendir and Helen Morgan, Assistant Cashiers Accounting.

DIRECTORS

Kenneth E. Anderson, Theodore D. Brown, Ervin S. French, Louis Girardi, L. Dean Hiler, Rex Monahan, Robert E. O'Connell, Henry F. Schaffer, E.S. Van Berg, Herbert H. Vandemoer
Frank H. Walsh

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	16,455
2. U.S. Treasury securities	4,553
3. Obligations of other U.S. Government agencies and corporations	2,101
4. Obligations of States and Political subdivisions in the United States	6,215
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	180
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	44,886
b. Less: allowance for possible loan losses	490
c. Loans, Net	44,396
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	599
12. Real estate owned other than bank premises	41
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,899
16. TOTAL ASSETS (sum of items 1 thru 15)	76,439

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	21,225
18. Time and savings deposits of individuals, partnerships, and corporations	39,091
19. Deposits of United States Government	64
20. Deposits of States and political subdivisions in the United States	6,259
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	83
23. Certified and officers' checks	363
24. TOTAL DEPOSITS (sum of items 17 thru 23)	67,085
a. Total demand deposits	22,072
b. Total time and savings deposits	45,013
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	87
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,814
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	68,986
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .
33. Common Stock a. No. shares authorized	20,000
b. No. shares outstanding	20,000 (Par Value) . . .
34. Surplus	4,000
35. Undivided profits	1,453
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	7,453
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	76,439

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

Donald K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier-Secretary; Harlan K. Peltier, Treasurer; and James L. Novack.

DIRECTORS

William K. Nielson, Donald K. Majors, E. G. Merritt, Merton R. Taylor, and J. C. Kinkade.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	917
2.	U.S. Treasury securities	1,093
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	300
9.	a. Loans, Total (excluding unearned income)	5,637
	b. Less: allowance for possible loan losses.	53
	c. Loans, Net	5,584
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	221
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,316
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,579
18.	Time and savings deposits of individuals, partnerships, and corporations	3,692
19.	Deposits of United States Government	40
20.	Deposits of States and political subdivisions in the United States	959
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	65
23.	Certified and officers' checks	171
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,506
	a. Total demand deposits.	3,103
	b. Total time and savings deposits.	4,403
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,506
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 7,500	
	b. No. shares outstanding 7,500 (Par Value)	75
34.	Surplus.	325
35.	Undivided profits.	410
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	810
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	8,316

NORTH VALLEY BANK, THORNTON
Adams County

OFFICERS

D. T. Dearing, President; Paul R. Mullen and John W. Burnham, Vice Presidents; John C. Carruth, Cashier-Secretary; Sandra A. Blackmore and Erna Nilges, Assistant Cashiers; P. Wendell Meadows and Lurline F. Meisner, Assistant Vice Presidents.

DIRECTORS

Dean T. Dearing, James W. Langley, Craig P. Minear, Eddy Webb, and Ivan D. Fugate.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,720
2. U.S. Treasury securities		3,364
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		3,255
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		26
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,350
9. a. Loans, Total (excluding unearned income)	11,481	
b. Less: allowance for possible loan losses.	95	
c. Loans, Net		11,386
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		700
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		152
15. Other assets		366
16. TOTAL ASSETS (sum of items 1 thru 15).		24,319
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,574
18. Time and savings deposits of individuals, partnerships, and corporations		7,198
19. Deposits of United States Government		100
20. Deposits of States and political subdivisions in the United States		2,395
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		107
23. Certified and officers' checks		674
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,048
a. Total demand deposits.	12,534	
b. Total time and savings deposits.	8,514	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		421
27. Mortgage indebtedness and liability for capitalized leases		152
28. Bank's liability on acceptances executed and outstanding		218
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,839
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus.		1,200
35. Undivided profits.		880
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,480
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		24,319

FIRST BANK OF VAIL, VAIL
Eagle County

OFFICERS

Roger L. Reisher, Chairman Executive Committee; Roger A. Behler, President; Darrel W. Lathrop, Executive Vice President; Ann B. Holland, Senior Vice President; Thomas E. Charnecki, Larry H. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Miguel R. Sanchez, Assistant Vice President; David E. Tschopp, Cashier and Robert S. Appel, Secretary.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams. and J. Robert Young.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		6,113
2. U.S. Treasury securities		1,499
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		6,946
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,400
9. a. Loans, Total (excluding unearned income)	23,467	
b. Less: allowance for possible loan losses.	153	
c. Loans, Net		23,314
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,149
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		548
16. TOTAL ASSETS (sum of items 1 thru 15).		40,969
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,755
18. Time and savings deposits of individuals, partnerships, and corporations		16,631
19. Deposits of United States Government		75
20. Deposits of States and political subdivisions in the United States		2,751
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		6
23. Certified and officers' checks		910
24. TOTAL DEPOSITS (sum of items 17 thru 23)		37,128
a. Total demand deposits.	18,290	
b. Total time and savings deposits.	18,838	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		604
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		37,732
31. Subordinated notes and debentures.		450
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		1,100
34. Surplus.		1,100
35. Undivided profits.		587
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,787
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		40,969

NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS

Chris M. Furneaux, President; Richard W. Peden, Vice President and Cashier;
Rosa M. Dowdell, Vice President; Ruth T. Furneaux, Secretary; and
Betty J. Hughes, Assistant Cashier.

DIRECTORS

Chris M. Furneaux, Ruth T. Furneaux, and David E. Wattenberg.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		478
2. U.S. Treasury securities		1,104
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		812
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	3,722	
b. Less: allowance for possible loan losses	48	
c. Loans, Net		3,674
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70
12. Real estate owned other than bank premises		40
13. Investments in unconsolidated subsidiaries and associated companies		5
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		6,783

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,210
18. Time and savings deposits of individuals, partnerships, and corporations	3,041
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	797
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	49
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,102
a. Total demand deposits	2,561
b. Total time and savings deposits	3,541
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,102
31. Subordinated notes and debentures	75

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		150
34. Surplus		250
35. Undivided profits		206
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		606
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,783

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Marvin R. Daniels, President; Gayle Cook, Cashier-Secretary;
Linda Rae Hetrick, Assistant Cashier and Judy Bezona, Assistant
Cashier.

DIRECTORS

T. K. Benshop, Marvin R. Daniels, Robert H. Lexvold, Larry E. Harper,
and James L. Bailey.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	819
2.	U.S. Treasury securities	1,718
3.	Obligations of other U.S. Government agencies and corporations	1,001
4.	Obligations of States and Political subdivisions in the United States	566
5.	Other bonds, notes, and debentures	10
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	8,059
	b. Less: allowance for possible loan losses	56
	c. Loans, Net	8,003
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	30
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	388
16.	TOTAL ASSETS (sum of items 1 thru 15)	12,535
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,412
18.	Time and savings deposits of individuals, partnerships, and corporations	6,650
19.	Deposits of United States Government	16
20.	Deposits of States and political subdivisions in the United States	1,600
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	58
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,736
	a. Total demand deposits	2,555
	b. Total time and savings deposits	8,181
25.	Federal funds purchased and securities sold under agreements to repurchase	200
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	148
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,084
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 25,000	
	b. No. shares outstanding 25,000 (Par Value)	250
34.	Surplus	500
35.	Undivided profits	411
36.	Reserve for contingencies and other capital reserves	290
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,451
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,535

CUSTER COUNTY BANK, WESTCLIFFE
Custer County

OFFICERS

Bill Bowlds, President; Brent Frazee, Vice President and Cashier.

DIRECTORS

J. Roger Collins, Robert M. Senderhauf, Robert B. Donley, David A. Feagin,
Bill Bowlds, Chester J. Haga, Harold W. Jennings, Earl E. Cress, Stanley
A. Coleman, and Robert L. Parker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	216
2.	U.S. Treasury securities	581
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	36
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	190
9.	a. Loans, Total (excluding unearned income)	1,396
	b. Less: allowance for possible loan losses.	14
	c. Loans, Net	1,382
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	128
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	39
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,572
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	660
18.	Time and savings deposits of individuals, partnerships, and corporations	842
19.	Deposits of United States Government	5
20.	Deposits of States and political subdivisions in the United States	625
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	16
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	2,148
	a. Total demand deposits.	838
	b. Total time and savings deposits.	1,310
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	14
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,162
31.	Subordinated notes and debentures.	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 25,000	
	b. No. shares outstanding 25,000 (Par Value)	200
34.	Surplus.	100
35.	Undivided profits.	110
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	410
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,572

CITIZENS BANK, WESTMINSTER
Adams County

OFFICERS

Donald K. Hogoboom, Vice Chairman of the Board; Thomas M. Jones, President; Kenneth A. Platt, Carl Charette and Donald J. Hogoboom, Vice Presidents; Carol J. Dahlinger, Cashier; Harvey K. Thompson and Noel C. Matthews, Assistant Vice Presidents; Lucille Jones, Assistant Cashier; Gary S. Sinner, Loan Officer; and Frank Montoya, Collection Officer.

DIRECTORS

Clarence L. Bartholic, Donald K. Hogoboom, Thomas M. Jones, Kenneth A. Platt, Donald H. Hoch, J. J. Tepper, Berger G. Wallin, Paul F. Glasgow, and Wilbur E. Flachman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,884
2. U.S. Treasury securities		2,094
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,927
5. Other bonds, notes, and debentures		50
6. Federal Reserve stock and corporate stock		30
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,050
9. a. Loans, Total (excluding unearned income)	13,718	
b. Less: allowance for possible loan losses	156	
c. Loans, Net		13,562
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		592
12. Real estate owned other than bank premises		30
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		419
16. TOTAL ASSETS (sum of items 1 thru 15)		23,638

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		7,775
18. Time and savings deposits of individuals, partnerships, and corporations		8,001
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		4,763
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		295
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,834
a. Total demand deposits	9,235	
b. Total time and savings deposits	11,599	
25. Federal funds purchased and securities sold under agreements to repurchase		600
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		197
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		233
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,864
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	(Par Value) . . .
34. Surplus		500
35. Undivided profits		750
36. Reserve for contingencies and other capital reserves		524
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,774
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,638

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson County

OFFICERS

George T. Sweeney, President; C. F. Howland, Vice President;
Barbara J. Powers, Vice President; Leah Jung, Cashier-Secretary;
Viola E. Harris, Personnel Officer.

DIRECTORS

William G. Ross, Paul R. Berglund, John H. Dahl, Thomas F. Driver,
James T. Rutherford, Robert Strawn, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,129
2.	U.S. Treasury securities	1,475
3.	Obligations of other U.S. Government agencies and corporations	1,523
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	602
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	800
9.	a. Loans, Total (excluding unearned income)	12,984
	b. Less: allowance for possible loan losses.	120
	c. Loans, Net	12,864
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	597
12.	Real estate owned other than bank premises	480
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	405
16.	TOTAL ASSETS (sum of items 1 thru 15).	20,875
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	6,444
18.	Time and savings deposits of individuals, partnerships, and corporations	9,774
19.	Deposits of United States Government	30
20.	Deposits of States and political subdivisions in the United States	2,288
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	18,536
	a. Total demand deposits.	6,475
	b. Total time and savings deposits.	12,061
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	437
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	336
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,309
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . .	
33.	Common Stock a. No. shares authorized 60,000	
	b. No. shares outstanding 60,000 (Par Value) . . .	600
34.	Surplus.	575
35.	Undivided profits.	391
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,566
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	20,875

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

Henry G. Trautwein, Jr., President; Craig L. Trautwein, Vice President and Cashier.

DIRECTORS

L. R. Christensen, Henry Kammerzell, Delbert Teets, Henry G. Trautwein, Jr., and Fred E. Weller.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	663
2.	U.S. Treasury securities	1,279
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	3,368
	b. Less: allowance for possible loan losses	35
	c. Loans, Net	3,333
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	94
12.	Real estate owned other than bank premises	34
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	219
16.	TOTAL ASSETS (sum of items 1 thru 15)	5,722
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,200
18.	Time and savings deposits of individuals, partnerships, and corporations	2,494
19.	Deposits of United States Government	2
20.	Deposits of States and political subdivisions in the United States	1,307
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	39
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,042
	a. Total demand deposits	1,334
	b. Total time and savings deposits	3,708
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	198
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,240
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 1,055	
	b. No. shares outstanding 1,055 (Par Value)	106
34.	Surplus	294
35.	Undivided profits	82
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	482
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	5,722

THE STATE BANK OF WILEY, WILEY
Prowers County

OFFICERS

Frederick A. Esgar, President; Harold V. Smith, Vice President and
Cashier-Secretary.

DIRECTORS

Arthur F. Esgar, Henry Rudolph, Leslie R. Evans, Ruben R. Wollert,
Frederick A. Esgar, Robert R. Tempel, Harold V. Smith.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		748
2. U.S. Treasury securities		810
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,662
5. Other bonds, notes, and debentures		67
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		875
9. a. Loans, Total (excluding unearned income)	5,333	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		5,261
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		196
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		9,619
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,732
18. Time and savings deposits of individuals, partnerships, and corporations		5,778
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		511
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		153
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,174
a. Total demand deposits	1,999	
b. Total time and savings deposits	6,175	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,174
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,100 (Par Value)		110
b. No. shares outstanding 1,100 (Par Value)		
34. Surplus		1,200
35. Undivided profits		135
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,445
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,619

BANK OF WINDSOR, WINDSOR
Weld County

OFFICERS

M. G. Ylarraz, President; William Scoggins, Vice President and
Cashier-Secretary; A. Deloreis Wilhelm, Assistant Cashier.

DIRECTORS

Victor L. Steffens, Melvin G. Ylarraz, David G. Clarkson, Eugene Q. Hettinger,
Robert W. Hogan, Marjorie A. Kadlub, and Merle Hojio.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	595
2.	U.S. Treasury securities	875
3.	Obligations of other U.S. Government agencies and corporations	998
4.	Obligations of States and Political subdivisions in the United States.	50
5.	Other bonds, notes, and debentures	12
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	4,589
	b. Less: allowance for possible loan losses.	30
	c. Loans, Net	4,559
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	116
12.	Real estate owned other than bank premises	60
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	241
15.	Other assets	7,506
16.	TOTAL ASSETS (sum of items 1 thru 15).	
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	1,261
18.	Time and savings deposits of individuals, partnerships, and corporations	2,745
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	2,084
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	400
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,491
	a. Total demand deposits.	1,685
	b. Total time and savings deposits.	4,806
25.	Federal funds purchased and securities sold under agreements to repurchase	175
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	7
	b. Other liabilities for borrowed money	100
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	141
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,914
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	200
34.	Surplus.	200
35.	Undivided profits.	192
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	592
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	7,506

THE BANK OF WINTER PARK, WINTER PARK
Grand County

OFFICERS

William E. Jennings, President; Iona R. Cornelsen, Vice President & Cashier; Barbara C. Chapman, Assistant Vice President; Michael T. Miranda, Assistant Cashier; Gail H. Carlson, Loan Officer and Secretary; Alan J. Koski, Loan Officer; and Robert W. Isham, Chairman of the Board.

DIRECTORS

Robert W. Isham, Robert O. Evans, William E. Jennings, Eleanor Joy Isham, R. R. Mulligan, Lemont A. Hale, and Gerald F. Groszold.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,493
2. U.S. Treasury securities	100
3. Obligations of other U.S. Government agencies and corporations	477
4. Obligations of States and Political subdivisions in the United States	928
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	10,548
b. Less: allowance for possible loan losses	109
c. Loans, Net	10,439
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	127
12. Real estate owned other than bank premises	24
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	322
16. TOTAL ASSETS (sum of items 1 thru 15)	29,910

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,025
18. Time and savings deposits of individuals, partnerships, and corporations	3,447
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	2,999
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	383
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,854
a. Total demand deposits	5,497
b. Total time and savings deposits	6,357
25. Federal funds purchased and securities sold under agreements to repurchase	610
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	7
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	12,554
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 36,800 (Par Value)	184
b. No. shares outstanding 36,800	746
34. Surplus	426
35. Undivided profits	
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,356
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	13,910

PARK STATE BANK, WOODLAND PARK
Teller County

OFFICERS

Conrad T. Wilson, Chairman of the Board and Advisory Vice President;
Robert G. Eichman, President; John H. Elwell and Winorr Retzler, Vice
Presidents; Carol Kessler, Vice President, Operations; Edward A. Pacey,
Advisory Vice President; Marilyn Cummins, Cashier; and Hazel Radach,
Assistant Cashier.

DIRECTORS

B. W. Dougherty, Robert G. Eichman, John H. Elwell, Edward J. Grainger,
M.E. MacDougall, Edward A. Pacey, Clyde Sirles, Peter R. Spahn and
Conrad T. Wilson.

December 31, 1980

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	789
2. U.S. Treasury securities	1,008
3. Obligations of other U.S. Government agencies and corporations	1,571
4. Obligations of States and Political subdivisions in the United States	919
5. Other bonds, notes, and debentures	1,067
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	2,100
9. a. Loans, Total (excluding unearned income)	3,471
b. Less: allowance for possible loan losses	42
c. Loans, Net	3,429
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	89
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	156
16. TOTAL ASSETS (sum of items 1 thru 15)	11,128

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,661
18. Time and savings deposits of individuals, partnerships, and corporations	4,625
19. Deposits of United States Government	17
20. Deposits of States and political subdivisions in the United States	1,601
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	206
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,110
a. Total demand deposits	4,218
b. Total time and savings deposits	5,892
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	10,281
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33. Common Stock	a. No. shares authorized	24,000		
	b. No. shares outstanding	24,000	(Par Value) . . .	240
34. Surplus				340
35. Undivided profits				85
36. Reserve for contingencies and other capital reserves				182
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				11,128

WRAY STATE BANK, WRAY
Yuma County

OFFICERS

Gary L. Rife, President; George H. Peaker, Vice President; Robert D. Buchanan, Secretary; and M. Katherine Haslett, Cashier.

DIRECTORS

Gary L. Rife, George H. Peaker, John E. Jacobson, Gerald E. Zion,
Argil A. Renzelman, and Robert D. Buchanan.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	703
2.	U.S. Treasury securities	498
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,475
9.	a. Loans, Total (excluding unearned income)	3,460
	b. Less: allowance for possible loan losses.	18
	c. Loans, Net	3,442
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	82
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	118
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,718
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	1,615
18.	Time and savings deposits of individuals, partnerships, and corporations	3,806
19.	Deposits of United States Government	6
20.	Deposits of States and political subdivisions in the United States	511
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	16
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,954
	a. Total demand deposits.	1,637
	b. Total time and savings deposits.	4,317
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	20
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	74
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,048
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 50,000	
	b. No. shares outstanding 50,000 (Par Value)	250
34.	Surplus.	250
35.	Undivided profits.	170
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	670
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	6,718

FARMERS STATE BANK OF YUMA
Yuma County

OFFICERS

R. E. O'Connell, Chairman of the Board; Donald R. Starnes, President;
J. A. Spiers, Vice President; John A. Hopp, Joan Kuntz and Gregory P. Cranston,
Assistant Vice Presidents; Michael E. Bennett, Assistant Cashier; and William E.
Boyer, Consumer Loan Officer.

DIRECTORS

R. E. O'Connell, Theodore D. Brown, Lyle Chandler, Donald Snedeker, J. A. Spiers,
and Donald R. Starnes.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	4,857
2.	U.S. Treasury securities	1,112
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	3,156
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	53
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,000
9.	a. Loans, Total (excluding unearned income).	20,497
	b. Less: allowance for possible loan losses.	202
	c. Loans, Net	20,295
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	410
12.	Real estate owned other than bank premises	548
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	715
16.	TOTAL ASSETS (sum of items 1 thru 15).	32,146

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	10,020
18.	Time and savings deposits of individuals, partnerships, and corporations	15,242
19.	Deposits of United States Government	70
20.	Deposits of States and political subdivisions in the United States	3,312
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	266
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	28,910
	a. Total demand deposits.	10,491
	b. Total time and savings deposits.	18,419
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	470
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	29,380
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	7,500
	b. No. shares outstanding	7,500
	(Par Value)	750
34.	Surplus.	1,000
35.	Undivided profits.	1,016
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,766
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	32,146

ALPHABETICAL INDEX

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
A			
Alamosa	IB-80	Alamosa Industrial Bank	201
Arvada	IB-47	Arvada 1st Industrial Bank	202
Arvada	IB-105	Arvada Community Industrial Bank	203
Aspen	IB-60	Aspen Industrial Bank	204
Aurora	IB-122	Aetna Industrial Bank	205
Aurora	IB-45	Avco Aurora Industrial Bank	206
Aurora	IB-117	Central Industrial Bank	207
Aurora	IB-56	East Continental Industrial Bank	208
Aurora	IB-118	Keystone Industrial Bank	209
Aurora	IB-102	Postal Industrial Bank	210
B			
Blende	IB-49	Valley Industrial Bank	211
Boulder	IB-58	Avco Boulder Industrial Bank	212
Boulder	IB-77	Boulder Tri-State Industrial Bank	213
Boulder	IB-35	Globe Industrial Bank	214
Brighton	IB-99	Platte Valley Industrial Bank	215
Broomfield	IB-74	Broomfield Creditthrift Industrial Bank	216
Brush	IB-17	Brush Industrial Bank	217
Burlington	IB-86	Burlington Industrial Bank	218
C			
Canon City	IB-75	Canon City 1st Industrial Bank	219
Canon City	IB-131	Keystone Canon Industrial Bank	220
Castle Rock	IB-71	Castle Rock Industrial Bank	221
Colorado Springs	IB-109	American Industrial Bank	222
Colorado Springs	IB-101	Avco Academy Industrial Bank	223
Colorado Springs	IB-52	Avco Colorado Springs Industrial Bank	224
Colorado Springs	IB-53	Avco East Colorado Springs Industrial Bank	225
Colorado Springs	IB-24	Colorado Beneficial Industrial Bank	226
Colorado Springs	IB-44	Colorado Springs Security Pacific Industrial Bank	227
Colorado Springs	IB-110	El Paso County Industrial Bank	228
Colorado Springs	IB-88	Liberty Industrial Bank	229
Colorado Springs	IB-25	Rocky Mountain 1st Industrial Bank	230
Colorado Springs	IB-64	Springs SunAmerica Industrial Bank	231
Cortez	IB-19	Basin Industrial Bank	232
Craig	IB-31	Avco Craig Industrial Bank	233
D			
Delta	IB-96	Delta Industrial Bank	234
Denver	IB-2	Avco Colorado Industrial Bank	235
Denver	IB-41	Avco East Denver Industrial Bank	236
Denver	IB-7	Avco Industrial Bank	237
Denver	IB-3	Commercial Credit Industrial Bank	238
Denver	IB-23	Commercial Industrial Bank	239
Denver	IB-12	Continental Industrial Bank	240
Denver	IB-22	Denver Continental Industrial Bank	241
Denver	IB-30	Denver SunAmerica Industrial Bank	242
Denver	IB-116	East Industrial Bank	243
Denver	IB-132	FinanceAmerica Industrial Bank	244
Denver	IB-66	First American Industrial Bank	245
Denver	IB-81	First Cherry Creek Industrial Bank	246
Denver	IB-39	First Continental Industrial Bank	247
Denver	IB-90	Foothills Industrial Bank	248
Denver	IB-20	Leeman Industrial Bank	249
Denver	IB-26	Merchants Industrial Bank	250
Denver	IB-27	Metropolitan Industrial Bank	251

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
D			
Denver	IB-69	North Denver 1st Industrial Bank. . .	252
Denver	IB-29	Park SunAmerica Industrial Bank . . .	253
Denver	IB-9	Security Industrial Bank.	254
Denver	IB-43	Security Pacific Industrial Bank. . .	255
Denver	IB-68	Tri-State Industrial Bank	256
Durango	IB-97	Durango Industrial Bank	257
E			
Englewood.	IB-8	Avco Englewood Industrial Bank. . . .	258
Englewood.	IB-129	Avco Southeast Industrial Bank. . . .	259
Englewood.	IB-119	Greenwood Industrial Bank	260
Englewood.	IB-4	Labor Finance Industrial Bank	261
Englewood.	IB-54	South Continental Industrial Bank . .	262
Estes Park	IB-113	Estes Park Savings Industrial Bank. .	263
Evergreen.	IB-84	Jefferson Industrial Bank	264
F			
Fort Collins . . .	IB-18	Avco Fort Collins Industrial Bank . .	265
Fort Collins . . .	IB-82	Citicorp Person-To-Person Industrial Bank.	266
Fort Collins . . .	IB-61	Fort Collins 1st Industrial Bank. . .	267
Fort Collins . . .	IB-94	Fort Collins' SunAmerica Industrial Bank.	268
Fort Collins . . .	IB-13	Monroe Industrial Bank.	269
Fort Lupton. . . .	IB-121	Fort Lupton Industrial Bank	270
Fort Morgan. . . .	IB-73	Morgan Industrial Bank.	271
G			
Glenwood Springs	IB-16	Glenwood Industrial Bank.	271
Glenwood Springs	IB-123	Keystone Garfield Industrial Bank . .	272
Golden	IB-72	Washington Industrial Bank.	273
Grand Junction . .	IB-15	Avco Grand Junction Industrial Bank .	274
Grand Junction . .	IB-6	Commercial Credit Industrial Bank . .	275
Grand Junction . .	IB-12	First Grand Junction Industrial Bank.	276
Grand Junction . .	IB-32	Home Loan Industrial Bank	277
Greeley.	IB-124	FirstMark Industrial Bank	278
Greeley.	IB-42	Greeley Industrial Bank	279
Greeley.	IB-95	Greeley SunAmerica Industrial Bank. .	280
Greeley.	IB-70	Weld County Industrial Bank	281
Gunnison	IB-103	Gunnison Industrial Bank.	282
L			
Lafayette.	IB-67	Lafayette First Industrial Bank . . .	283
La Junta	IB-98	Ark Valley Industrial Bank.	284
Lakewood	IB-1	Avco Lakewood Industrial Bank	285
Lakewood	IB-10	Beneficial Industrial Bank.	286
Lakewood	IB-51	GeiBank Industrial Bank	287
Lakewood	IB-89	Lakewood Beneficial Industrial Bank .	288
Lakewood	IB-79	Lakewood 1st Industrial Bank.	289
Lakewood	IB-108	Summit Industrial Bank.	290
Lamar.	IB-83	Lamar Industrial Bank	291
Leadville.	IB-111	Mid-Continent Industrial Bank	292
Limon.	IB-130	Limon Industrial Bank	293
Littleton.	IB-126	Citizens Industrial Bank.	294
Littleton.	IB-40	Littleton 1st Industrial Bank	295
Littleton.	IB-91	Madison Industrial Bank	296
Littleton.	IB-85	Southglenn Continental Industrial Bank	297
Longmont	IB-63	Longmont 1st Industrial Bank.	298
Longmont	IB-93	Longmont Savings Industrial Bank. . .	299
Longmont	IB-21	Longmont SunAmerica Industrial Bank .	300
Loveland	IB-128	Colorado Industrial Bank.	301
Loveland	IB-34	Loveland 1st Industrial Bank.	302
Loveland	IB-76	Savings Industrial Bank	303

<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
M			
Monte Vista. . . .	IB-107	Monte Vista Industrial Bank.	304
Montrose	IB-127	Montrose Industrial Bank	305
Montrose	IB-62	Mountain Industrial Bank	306
N			
Northglenn	IB-87	Northglenn Industrial Bank	307
P			
Pagosa Springs . .	IB-57	First Pagosa Industrial Bank	308
Pueblo	IB-38	Avco Pueblo Industrial Bank.	309
Pueblo	IB-11	Beneficial Industrial Bank	310
Pueblo	IB-5	Commercial Credit Industrial Bank. .	311
Pueblo	IB-28	First Savings Industrial Bank.	312
Pueblo	IB-125	Keystone Pueblo Industrial Bank. . .	313
R			
Rifle.	IB-120	Rifle Industrial Bank.	314
Rocky Ford	IB-48	First Industrial Bank.	315
S			
Salida	IB-106	Salida Industrial Bank	316
Steamboat Springs.	IB-104	Yampa Valley Industrial Bank	317
Sterling	IB-14	Sterling Industrial Bank	318
Strasburg.	IB-115	Strasburg Industrial Bank.	319
T			
Thornton	IB-59	Credithrift Industrial Bank.	320
Thornton	IB-36	Thornton Beneficial Industrial Bank.	321
Trinidad	IB-33	Trinidad Beneficial Industrial Bank.	322
W			
Walsenburg	IB-114	First Walsenburg Industrial Bank . .	323
Westminster. . . .	IB-50	Adams Industrial Bank.	324
Westminster. . . .	IB-37	Avco Westminster Industrial Bank . .	325
Westminster. . . .	IB-55	North Continental Industrial Bank. .	326
Wheat Ridge. . . .	IB-46	Credithrift of America Industrial Bank	327
Widefield.	IB-65	Republic Industrial Bank	328
Wray	IB-78	Wray Industrial Bank	329
Y			
Yuma	IB-100	Yuma Industrial Bank	330

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado
At the Close of Business on Dates Indicated

As Compiled by the Office of the State Bank Commissioner

	131 Banks	% to	125 Banks	Comparison Increase + Decrease -
ASSETS	December 31, 1980	Total	June 30, 1980	
Cash and Due From Banks	\$ 46,154,034.13	8.4	\$ 32,313,224.60	\$13,840,809.53 +
Installment Loans	396,718,742.50	72.2	403,596,555.25	6,877,812.75 -
Notes Discounted/Purchased	50,745,066.33	9.2	28,778,086.34	21,966,979.99 +
United States Government Obligations	18,038,477.75	3.3	18,261,587.70	223,109.95 -
Other Bonds	16,409,778.23	3.0	13,693,897.27	2,715,880.96 +
Corporate Stocks	1,159,985.17	.2	1,596,526.53	436,541.36 -
Bank Premises, Furniture and Fixtures	2,794,700.92	.5	2,777,839.29	16,861.63 +
Leasehold Improvements	1,168,910.14	.2	877,995.59	290,914.55 +
Real Estate Owned Other Than Bank Premises	2,656,239.07	.5	1,354,315.66	1,301,923.41 +
Automobiles Owned	452,791.54	-	227,862.94	224,928.60 +
Other Assets	13,123,860.64	2.4	10,958,569.58	2,165,291.06 +
TOTAL ASSETS	\$549,422,586.42	100.0	\$514,436,460.75	\$34,986,125.67 +
<u>LIABILITIES</u>				
Notes Payable to Banks	24,381,817.58	4.5	18,649,334.22	5,732,483.36 +
Notes Payable to Others	84,455,815.59	15.4	84,021,015.97	434,799.62 +
Savings Deposits	69,533,893.91	12.7	67,096,665.69	2,437,228.22 +
Thrift-Investment Certificates	228,486,084.42	41.6	210,293,011.50	18,193,072.92 +
Mortgages on Real Estate Owned	2,332,901.86	.4	1,933,092.71	399,809.15 +
Unearned Interest and Discounts	40,044,307.43	7.3	38,769,427.34	1,274,880.09 +
Dealers Reserve	407,776.05	-	409,486.12	1,710.07 -
Interest, Taxes and Other Expenses	9,874,045.49	1.8	9,582,585.30	291,460.19 +
Other Liabilities	2,370,185.00	.4	2,582,593.73	212,408.73 -
TOTAL LIABILITIES	\$461,886,827.33	84.1	\$433,337,212.58	\$28,549,614.75 +
<u>RESERVES</u>				
Res. for Bad Debts on Loans	8,903,767.85	1.6	8,452,547.71	451,220.14 +
Other Reserves on Loans	1,257,082.44	.2	889,212.80	367,869.64 +
Reserves on Securities	-0-	-	-0-	-0-
TOTAL RESERVES ON LOANS	10,160,850.29	1.8	9,341,760.51	819,089.78 +
<u>CAPITAL ACCOUNTS</u>				
Capital Notes and Debentures	1,508,534.01	.2	1,959,534.01	451,000.00 -
Equity Capital	75,866,374.79	13.9	69,797,953.65	6,068,421.14 +
Common Stock	24,525,940.00	4.5	23,641,300.00	884,640.00 +
Surplus	30,112,132.06	5.5	25,051,053.39	5,061,078.67 +
Undivided Profits	21,228,302.73	3.9	21,076,040.53	152,262.20 +
Reserves	-0-	-	29,559.73	29,559.73 -
TOTAL CAPITAL ACCOUNTS	77,374,908.80	14.1	71,757,487.66	5,617,421.14 +
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$549,422,586.42	100.0	\$514,436,460.75	\$34,986,125.67 +

ALAMOSA INDUSTRIAL BANK
Alamosa
Alamosa County

OFFICERS

Dan L. Rockwell, President and Treasurer; David G. Buck, Chairman of the Board; Charles Lenhart, Secretary; and George W. Steed, Vice President and Secretary.

DIRECTORS

Ted Curtis, Dan Rockwell, Harold Kelloff, and David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	175,299.36
Installment loans.	1,696,768.99
Notes discounted and/or purchased.	445,803.80
United States Government Obligations	
Other bonds.	188,635.30
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	4,709.37
Leasehold Improvements	411.69
Real estate owned other than bank premises	15,122.20
Automobiles Owned.	
Other Assets	35,561.17
TOTAL ASSETS.	2,562,311.88

LIABILITIES

Notes payable to banks	
Notes payable (other).	285,000.00
Savings deposits	368,058.65
Thrift-Investment Certificates	1,346,812.61
Mortgages on real estate owned	
Unearned interest and discounts.	271,141.07
Dealers' Reserves.	313.15
Amounts set aside for interest, taxes, and other expenses.	53,335.87
Other Liabilities.	29,519.48
TOTAL LIABILITIES	2,354,180.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,084.14
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,084.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	168,046.91
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	50,000.00
3. Undivided profits.	18,046.91
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	168,046.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,562,311.88

ARVADA 1ST INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

Richard A. Van Winkle, President; John C. Ninneman, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; and Melba McKenzie,
Assistant Secretary.

DIRECTORS

John C. Ninneman, Clifford E. Katalin, Richard A. Van Winkle, and W. Harold
Dobson.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	125,493.89
Installment loans.	4,866,374.48
Notes discounted and/or purchased.	657,645.51
United States Government Obligations	
Other bonds. .(Municipal Bonds & Daily Repos).	479,671.06
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 18,698.97	18,698.97
Leasehold Improvements	33,230.40
Real estate owned other than bank premises	31,600.08
Automobiles Owned.	5,477.42
Other Assets	44,802.95
TOTAL ASSETS.	6,262,994.76

LIABILITIES

Notes payable to banks	2,509,000.00
Notes payable (other).	
Savings deposits	463,006.42
Thrift-Investment Certificates	2,583,658.53
Mortgages on real estate owned	
Unearned interest and discounts.	98,374.11
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	193,648.49
Other Liabilities.	7,000.98
TOTAL LIABILITIES	5,854,688.53

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	86,312.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	86,312.92

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	321,993.31
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	150,000.00
3. Undivided profits.	71,993.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	321,993.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,262,994.76

ARVADA COMMUNITY INDUSTRIAL BANK

Arvada

Jefferson County

OFFICERS

Keith R. Shwayder, Chairman of Board; W. F. Smith, President; Nancy Mattern, Secretary/Cashier.

DIRECTORS

W. Dennis Brown, James S. Frack, Keith R. Shwayder, and W. F. Smith.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	240,111.96
Installment loans.	662,640.62
Notes discounted and/or purchased.	148,415.02
United States Government Obligations	47,135.66
Fed. Funds sold	500,000.00
Corporate stocks	-0-
Bank Premises \$ _____; Furniture & Fixtures \$ <u>33,908.63</u>	33,908.63
Leasehold Improvements	17,574.50
Real estate owned other than bank premises	106,515.65
Automobiles Owned.	-0-
Other Assets	71,164.44
TOTAL ASSETS.	1,827,466.48

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	207,027.60
Thrift-Investment Certificates	1,266,412.67
Mortgages on real estate owned	-0-
Unearned interest and discounts.	11,435.99
Dealers' Reserves.	-0-
Amounts set aside for interest, taxes, and other expenses.	21,899.78
Other Liabilities.	40,749.60
TOTAL LIABILITIES	1,547,525.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,600.67
Other reserves on loans	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	9,600.67

CAPITAL ACCOUNTS

Capital notes and debentures	-0-
Equity capital, total (1 to 4 below)	270,340.17
1. Common stock - total par value (No. shares authorized <u>200,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	40,000.00
3. Undivided profits.	30,340.17
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS.	270,340.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,827,466.48

ASPEN INDUSTRIAL BANK
Aspen
Pitkin County

OFFICERS

W. T. Sisson, Chairman of the Board; Susan Bailor, Vice President; Stanley L. Dodson, Vice President; Donald L. Beachler, Secretary; Darlene Snook, Treasurer.

DIRECTORS

Bert E. Bankert, Donald L. Beachler, Stanley L. Dodson, Jeffrey M. Pease, W. T. Sisson, and Darlene Snook.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	449,277.37
Installment loans.	1,409,505.31
Notes discounted and/or purchased.	-0-
United States Government Obligations.	195,946.92
Other bonds.	-0-
Corporate stocks.	-0-
Bank Premises \$ <u>None</u> ; Furniture & Fixtures \$ <u>7,686.29</u>	7,686.29
Leasehold Improvements.	34,157.49
Real estate owned other than bank premises.	-0-
Automobiles Owned.	-0-
Other Assets.	30,549.91
TOTAL ASSETS.	2,127,123.79

LIABILITIES

Notes payable to banks.	-0-
Notes payable (other).	-0-
Savings deposits.	765,351.83
Thrift-Investment Certificates.	993,516.83
Mortgages on real estate owned.	-0-
Unearned interest and discounts.	7,553.27
Dealers' Reserves.	-0-
Amounts set aside for interest, taxes, and other expenses.	32,163.07
Other Liabilities.	14,702.05
TOTAL LIABILITIES.	1,813,287.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	14,836.24
Other reserves on loans.	-0-
Reserves on securities.	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	14,836.24

CAPITAL ACCOUNTS

Capital notes and debentures.	-0-
Equity capital, total (1 to 4 below).	299,000.50
1. Common stock - total par value (No. shares authorized <u>6</u>)	60,000.00
(No. shares outstanding <u>6</u>)	
2. Surplus.	190,000.00
3. Undivided profits.	49,000.50
4. Reserve for contingencies and other capital reserves.	-0-
TOTAL CAPITAL ACCOUNTS.	299,000.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,127,123.79

AVCO AURORA INDUSTRIAL BANK
Aurora
Adams - Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President and Treasurer; Richard I. Bertoni Controller; Gary C. Wheatland, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Bary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	36,905.17
Installment loans.	2,824,942.84
Notes discounted and/or purchased.	
United States Government Obligations	75,720.70
Other bonds.	65,998.20
Corporate stocks	
Bank Premises \$ <u>55,000.00</u> ; Furniture & Fixtures \$ <u>4,689.56</u>	59,689.56
Leasehold Improvements	15,622.29
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	9,111.97
TOTAL ASSETS.	3,087,990.73

LIABILITIES

Notes payable to banks	1,322,242.40
Notes payable (other).	238,072.39
Savings deposits	646,586.26
Thrift-Investment Certificates	
Mortgages on real estate owned	277,362.76
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	25,399.25
Other Liabilities.	19,845.13
TOTAL LIABILITIES	2,529,508.19

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	88,410.54
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	88,410.54

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	470,072.00
1. Common stock - total par value (No. shares authorized <u>2M</u>)	200,000.00
(No. shares outstanding <u>2M</u>)	
2. Surplus.	95,084.77
3. Undivided profits.	174,987.23
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	470,072.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,087,990.73

CENTRAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Donald D. Hoffman, Chairman; Joseph R. Lincoln, President; Harley N. Patton Jr., Vice President; Dianne M. Benzley, Vice President & Manager; John E. Bush, Secretary; Paul V. Rupp, Assistant Secretary.

DIRECTORS

Max G. Brooks, Donald D. Hoffman, Joseph R. Lincoln, Harley N. Patton, Jr.,
Dianne M. Benzley, Charles A. Drummond, and John E. Bush.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	32,110.44
Installment loans.	404,086.10
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>19,237.90</u>	19,237.90
Leasehold Improvements	11,764.01
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	6,564.07
TOTAL ASSETS.	473,762.52

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	54,836.36
Thrift-Investment Certificates	116,503.21
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	2,022.00
Amounts set aside for interest, taxes, and other expenses	12,060.70
Other Liabilities	
TOTAL LIABILITIES	185,422.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	100
Other reserves on loans	100
Reserves on securities	100
TOTAL RESERVES ON LOANS AND SECURITIES.	300

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		288,340.25
1. Common stock - total par value (No. shares authorized <u>20,000</u>)		200,000.00
	(No. shares outstanding <u>20,000</u>)	
2. Surplus		40,000.00
3. Undivided profits		48,340.25
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		288,340.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		473,762.52

EAST CONTINENTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; Sandra J. Herzog, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	307,546.01
Installment loans.	
Notes discounted and/or purchased.	2,992,784.43
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u> -0- </u> ; Furniture & Fixtures \$ <u> 15,430.29 </u>	15,430.29
Leasehold Improvements	20,564.71
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,374.16
TOTAL ASSETS.	3,346,699.60

LIABILITIES

Notes payable to banks	237,540.13
Notes payable (other).	356,114.26
Savings deposits	1,506,266.41
Thrift-Investment Certificates	
Mortgages on real estate owned	529,305.82
Unearned interest and discounts.	2,115.17
Dealers' Reserves.	186,391.90
Amounts set aside for interest, taxes, and other expenses.	44,774.30
Other Liabilities.	
TOTAL LIABILITIES	2,862,507.90

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,998.26
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,998.26

CAPITAL ACCOUNTS

Capital notes and debentures		30,000.00
Equity capital, total (1 to 4 below)		380,193.35
1. Common stock - total par value (No. shares authorized <u>2,000</u>) (No. shares outstanding <u>2,000</u>)		200,000.00
2. Surplus		20,000.00
3. Undivided profits		160,193.35
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		410,193.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$ 3,346,699.60

KEYSTONE INDUSTRIAL BANK

Aurora
Adams CountyOFFICERS

Paul W. Shoemaker, President; Thomas M. Kimble, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David G. Buck, Thomas M. Kimble, and Paul W. Shoemaker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	89,502.91
Installment loans.	1,074,518.51
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 20,707.15	20,707.15
Leasehold Improvements	3,302.61
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	30,873.59
TOTAL ASSETS.	1,218,904.77

LIABILITIES

Notes payable to banks	
Notes payable (other).	250,000.00
Savings deposits	299,452.91
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	360,387.40
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,951.89
Other Liabilities.	9,481.13
TOTAL LIABILITIES	931,273.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,282.62
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,282.62

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	273,348.82
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus.	40,000.00
3. Undivided profits.	33,348.82
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	273,348.82
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,218,904.77

POSTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Dean L. Meine, President; Gerald C. Backhaus, Vice President & Secretary;
Garlan L. Greenough, Secretary; Clarence E. Wilson, Vice President; Sidney
L. Zahalsky, Vice President & Cashier.

DIRECTORS

Gerald C. Backhaus, Garlan L. Greenough, and Dean L. Meine.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	463,146.64
Installment loans.	7,664,472.02
Notes discounted and/or purchased.	
United States Government Obligations	267,527.02
Other bonds.	75,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 19,495.62	19,495.62
Leasehold Improvements	10,055.22
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,112.31
TOTAL ASSETS.	8,509,808.83

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,450,000.00
Savings deposits	216,313.55
Thrift-Investment Certificates	3,891,109.13
Mortgages on real estate owned	
Unearned interest and discounts.	15,177.28
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	173,409.60
Other Liabilities.	30,841.09
TOTAL LIABILITIES	7,776,850.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	141,033.19
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	141,033.19

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	591,924.99
1. Common stock - total par value (No. shares authorized 19,000)	386,000.00
(No. shares outstanding 19,000)	
2. Surplus.	120,000.00
3. Undivided profits.	91,924.99
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	591,924.99
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,509,808.83

VALLEY INDUSTRIAL BANK
Blende
Pueblo County

OFFICERS

David G. Buck, Chairman of the Board; Wayne W. Smith, President; Geoffrey R. Richmond, Vice President; Robert D. Cook, Vice President; Inez M. Sandoval, Secretary-Treasurer.

DIRECTORS

David G. Buck, John A. Gornick, Sr., Wayne W. Smith, George W. Staples, and John H. Thatcher, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	650,771.56
Installment loans.	5,417,550.68
Notes discounted and/or purchased.	309,480.20
United States Government Obligations	-0-
Other bonds. . . Municipals.	288,639.06
Corporate stocks	-0-
Bank Premises \$ 17,462.39; Furniture & Fixtures \$ 9,326.02	26,788.41
Leasehold Improvements	6,794.40
Real estate owned other than bank premises	-0-
Automobiles Owned.	-0-
Other Assets	60,961.76
TOTAL ASSETS.	6,760,986.07

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	932,810.18
Thrift-Investment Certificates	3,432,450.59
Mortgages on real estate owned	-0-
Unearned interest and discounts.	1,820,716.06
Dealers' Reserves.	-0-
Amounts set aside for interest, taxes, and other expenses.	110,081.10
Other Liabilities.	59,904.14
TOTAL LIABILITIES	6,355,962.07

PESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	78,232.69
Other reserves on loans.	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	78,232.69

CAPITAL ACCOUNTS

Capital notes and debentures	-0-
Equity capital, total (1 to 4 below)	326,791.31
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	100,000.00
3. Undivided profits	26,791.31
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS.	326,791.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,760,986.07

AVCO BOULDER INDUSTRIAL BANK

Boulder
Boulder CountyOFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Berton, Controller; Glenn C. Goodale, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	37,926.19
Installment loans.	2,803,876.79
Notes discounted and/or purchased.	135,256.73
United States Government Obligations	22,327.90
Other bonds.	110,856.57
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,701.47</u>	3,701.47
Leasehold Improvements	
Real estate owned other than bank premises Foreclosure	146,546.10
Automobiles Owned.	
Other Assets	4,740.30
TOTAL ASSETS.	3,265,232.05

LIABILITIES

Notes payable to banks	1,043,757.38
Notes payable (other).	319,317.62
Savings deposits	817,321.03
Thrift-Investment Certificates	39,235.00
Mortgages on real estate owned	282,355.15
Unearned interest and discounts.	960.37
Dealers' Reserves.	18,452.38
Amounts set aside for interest, taxes, and other expenses.	14,585.54
Other Liabilities.	
TOTAL LIABILITIES	2,535,984.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	91,967.33
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	91,967.33

CAPITAL ACCOUNTS

Capital notes and debentures	637,280.25
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>2M</u>) (No. shares outstanding <u>2M</u>)	
2. Surplus.	300,000.00
3. Undivided profits.	137,280.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	637,280.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,265,232.05

BOULDER TRI-STATE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President;
Noris A. Lusche, Vice President; Donald A. Lancaster, Secretary Treasurer.

DIRECTORS

Donald A. Lancaster, Noris A. Lusche, and Richard C. Tucker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	305,813.35
Installment loans	3,433,769.86
Notes discounted and/or purchased	151,936.42
United States Government Obligations	575,000.00
Other bonds	150,000.00
Corporate stocks	5,160.00
Bank Premises \$ <u>30,135.15</u> ; Furniture & Fixtures \$ <u>13,880.65</u>	53,015.80
Leasehold Improvements	38,855.49
Real estate owned other than bank premises	50,972.91
Automobiles Owned	-0-
Other Assets	60,223.86
TOTAL ASSETS	4,824,747.69

LIABILITIES

Notes payable to banks	-0-
Notes payable (other)	-0-
Savings deposits	582,422.14
Thrift-Investment Certificates	3,454,177.13
Mortgages on real estate owned	-0-
Unearned interest and discounts	34,293.27
Dealers' Reserves	-0-
Amounts set aside for interest, taxes, and other expenses	92,144.24
Other Liabilities	1,672.34
TOTAL LIABILITIES	4,164,709.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,948.97
Other reserves on loans	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES	35,948.97

CAPITAL ACCOUNTS

Capital notes and debentures	250,000.00
Equity capital, total (1 to 4 below)	374,089.60
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	60,000.00
3. Undivided profits	114,089.60
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS	624,089.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,824,747.69

GLOBE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Arthur L. Bronstein, President; Faye B. Raymon, Vice President; Francis M. Goldsberry, Executive Vice President; Sidney L. Bronstein, Secretary; Arthur L. Bronstein, Treasurer; Kermit D. Glover, Cashier-Assistant Secretary; Michael N. Bronstein, Assistant Cashier.

DIRECTORS

Arthur L. Bronstein, Sidney L. Bronstein, Francis M. Goldsberry, and Faye B. Raymon.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	487,554.12
Installment loans.	7,889,258.45
Notes discounted and/or purchased.	1,745,137.37
United States Government Obligations	300,000.00
Other bonds.	1,048,938.29
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 29,456.68	29,456.68
Leasehold Improvements	92,482.42
Real estate owned other than bank premises	261,297.08
Automobiles Owned.	1,043.85
Other Assets	343,978.07
TOTAL ASSETS.	12,199,146.33

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other).	122,050.00
Savings deposits	2,372,472.71
Thrift-Investment Certificates	7,966,885.68
Mortgages on real estate owned	
Unearned interest and discounts.	193,787.58
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	285,878.95
Other Liabilities.	155,952.73
TOTAL LIABILITIES	11,147,027.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	122,870.78
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	122,870.78

CAPITAL ACCOUNTS

Capital notes and debentures	929,247.90
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized <u>25,000</u>)	
(No. shares outstanding <u>25,000</u>)	425,000.00
2. Surplus	254,247.90
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	929,247.90
TOTAL CAPITAL ACCOUNTS	12,199,146.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	

PLATTE VALLEY INDUSTRIAL BANK
Brighton
Adams County

OFFICERS

James J. O'Dell, President; James D. Makowski, Executive Vice President;
Richard Chenoweth, Secretary & Cashier.

DIRECTORS

Richard Chenoweth, James D. Makowski, James J. O'Dell, Jeanne O'Dell, Frank G. Ottesen, and Thomas A. Rapp, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	796,015.57
Installment loans.	2,143,507.58
Notes discounted and/or purchased.	
United States Government Obligations	298,308.24
Other bonds.	125,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>16,940.91</u>	16,940.91
Leasehold Improvements	11,430.33
Real estate owned other than bank premises	
Automobiles Owned.	7,009.89
Other Assets	76,097.80
TOTAL ASSETS.	3,474,310.32

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	589,366.18
Thrift-Investment Certificates	2,542,750.36
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	68,180.34
Other Liabilities.	902.42
TOTAL LIABILITIES	3,201,199.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,748.79
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,748.79

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		258,362.23
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		145,000.00
3. Undivided profits		13,362.23
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		258,362.23
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		3,474,310.32

BROOMFIELD CREDIT THRIFT INDUSTRIAL BANK

Broomfield
Boulder County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Vice President; Eldo Taylor, Vice President; George R. Woodruff, Vice President; Rossiter A. Armstrong, Vice President; Fred Kohlruess, Vice President; James A. Richards, Vice President; John Bolger, Vice President; Troy Goodwin, Vice President; R. Bruce Dunlap, Vice President; Gay E. Francis, Vice President; David C. Seelye, Vice President; Joseph P. Timpona, Vice President; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier & Vice President.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, and Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	350,279.70
Installment loans.	1,147,124.70
Notes discounted and/or purchased.	10,196.15
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>4,120.38</u>	4,120.38
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	34,492.97
TOTAL ASSETS.	1,546,213.00

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	390,071.40
Dealers' Reserves	18.03
Amounts set aside for interest, taxes, and other expenses	3,148.27
Other Liabilities	2,090.53
TOTAL LIABILITIES	395,488.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,933.01
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	28,933.01

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,121,792.66
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
" (No. shares outstanding <u>2,000</u>)		
2. Surplus		800,000.00
3. Undivided profits		121,792.66
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		1,121,792.66
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,546,213.90

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		109,434.32
1. Common stock - total par value (No. shares authorized <u>500</u>)		50,000.00
(No. shares outstanding <u>500</u>)		
2. Surplus		50,000.00
3. Undivided profits		9,434.32
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		109,434.32
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,547,723.12

BURLINGTON INDUSTRIAL BANK
Burlington
Kit Carson County

OFFICERS

John E. Elliff, President; William H. Kinney, Vice President; James H. Elliff, Vice President; Ronald W. Meyer, Vice President; Kenneth Lawrence, Secretary-Treasurer; Janell L. Wood, Assistant Vice President.

DIRECTORS

James H. Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence, and Ronald W. Meyer.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	154,346.43
Installment loans.	880,676.20
Notes discounted and/or purchased.	
United States Government Obligations	258,955.15
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	4,256.45
Leasehold Improvements	9,134.78
Real estate owned other than bank premises	
Automobiles Owned.	2,477.29
Other Assets	266,734.76
TOTAL ASSETS.	1,576,581.06

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	236,853.48
Thrift-Investment Certificates	1,142,837.81
Mortgages on real estate owned	
Unearned interest and discounts.	100.00
Dealers' Reserves.	178.60
Amounts set aside for interest, taxes, and other expenses.	21,954.73
Other Liabilities.	3,000.44
TOTAL LIABILITIES	1,404,925.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,912.78
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,912.78

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	162,743.22
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	20,000.00
3. Undivided profits.	42,743.22
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	162,743.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,576,581.06

CANON CITY 1ST INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Richard A. Van Winkle, President; Daniel D. Applegate, Vice President; E. Lynne Murra, Secretary; Helba McKenzie, Assistant Secretary-Treasurer; Ted E. Davis, Treasurer.

DIRECTORS

Daniel D. Applegate, W. Harold Dobson, Clifford E. Katalin, Richard A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	88,190.09
Installment loans	3,171,388.75
Notes discounted and/or purchased	226,423.32
United States Government Obligations	85,000.00
Other bonds	246,682.11
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,286.04	5,286.04
Leasehold Improvements	2,697.72
Real estate owned other than bank premises	32,450.07
Automobiles Owned	365.42
Other Assets	21,300.27
TOTAL ASSETS	3,879,783.79

LIABILITIES

Notes payable to banks	1,180,000.00
Notes payable (other)	
Savings deposits	527,581.10
Thrift-Investment Certificates	1,729,038.66
Mortgages on real estate owned	
Unearned interest and discounts	31,270.17
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	97,825.03
Other Liabilities	15,399.39
TOTAL LIABILITIES	3,581,114.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	54,364.99
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	54,364.99

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	244,304.45
1. Common stock - total par value (No. shares authorized <u>1,000</u> (No. shares outstanding <u>1,000</u>)	100,000.00
2. Surplus	100,000.00
3. Undivided profits	44,304.45
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	244,304.45
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,879,783.79

KEYSTONE CANON INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Gregg S. Ree, President; George W. Staples, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David G. Buck, Gregg S. Ree, and George W. Staples.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	404,522.67
Installment loans.	107,604.94
Notes discounted and/or purchased.	387.84
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 27,339.07	27,339.07
Leasehold Improvements	15,387.57
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	25,786.17
TOTAL ASSETS.	581,028.26

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	182,659.23
Thrift-Investment Certificates	214,247.80
Mortgages on real estate owned	
Unearned interest and discounts.	2,973.04
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	5,904.67
Other Liabilities.	5,960.39
TOTAL LIABILITIES	411,745.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,113.99
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,113.99

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	167,169.14
1. Common stock - total par value (No. shares authorized 100)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	50,000.00
3. Undivided profits.	17,169.14
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	167,169.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	581,028.26

AMERICAN INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Fred V. Sherman, President; Donald L. Gross, Vice President; Roger Bruggeman, Assistant Vice President; Roger E. Drill, Assistant Vice President; Leslie B. Sherman, Secretary; Donald L. Gross, Cashier; Donna J. Leone, Assistant Cashier.

DIRECTORS

Leslie B. Sherman, Donald L. Gross, and Fred V. Sherman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	914,231.00
Installment loans.	4,554,120.72
Notes discounted and/or purchased.	392,227.02
United States Government Obligations	197,189.88
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 57,334.63	57,334.63
Leasehold Improvements	22,174.06
Real estate owned other than bank premises	
Automobiles Owned.	22,903.28
Other Assets	138,509.80
TOTAL ASSETS.	6,298,690.39

LIABILITIES

Notes payable to banks	23,000.00
Notes payable (other).	485,021.71
Savings deposits	4,738,626.43
Thrift-Investment Certificates	
Mortgages on real estate owned	138,384.78
Unearned interest and discounts.	
Dealers' Reserves.	157,808.08
Amounts set aside for interest, taxes, and other expenses.	7,140.62
Other Liabilities.	
TOTAL LIABILITIES	5,549,981.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	98,247.01
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	98,247.01

CAPITAL ACCOUNTS

Capital notes and debentures	650,461.76
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	404,096.40
3. Undivided profits.	46,365.36
4. Reserve for contingencies and other capital reserves	650,461.76
TOTAL CAPITAL ACCOUNTS.	6,298,690.39
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,298,690.39

Capital notes and debentures		
Equity capital, total (1 to 4 below)		376,713.91
1. Common stock - total par value (No. shares authorized <u>2M</u>)		200,000.00
(No. shares outstanding <u>2M</u>)		
2. Surplus		130,000.00
3. Undivided profits		46,713.91
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		376,713.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,772,517.28

AVCO COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Raymond H. Robidoux, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	22,683.56
Installment loans.	2,794,494.83
Notes discounted and/or purchased.	541,420.67
United States Government Obligations.	
Other bonds.	26,438.54
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 2,064.41	2,064.41
Leasehold Improvements.	510.36
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	11,555.24
TOTAL ASSETS.	3,399,167.61

LIABILITIES

Notes payable to banks.	
Notes payable (other).	2,237,424.73
Savings deposits.	101,857.94
Thrift-Investment Certificates.	162,356.16
Mortgages on real estate owned.	
Unearned interest and discounts.	347,320.40
Dealers' Reserves.	851.67
Amounts set aside for interest, taxes, and other expenses.	4,528.36
Other Liabilities.	21,924.73
TOTAL LIABILITIES.	2,876,263.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	103,529.15
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,529.15

CAPITAL ACCOUNTS

Capital notes and debentures.		419,374.47
Equity capital, total (1 to 4 below).		
1. Common stock - total par value (No. shares authorized <u>2M</u>)		200,000.00
(No. shares outstanding <u>2M</u>)		
2. Surplus.		100,000.00
3. Undivided profits.		119,374.47
4. Reserve for contingencies and other capital reserves.		
TOTAL CAPITAL ACCOUNTS.		419,374.47
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		3,399,167.61

AMERICAN COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Manning, President; William D. Hansen, Executive Vice President; William J. Holmstrom, Executive Vice President; Philip J. Cullen, Vice President, Secretary; Sam L. Fite, Vice President, Treasurer; Richard L. Bertoni, Controller; Paul H. Tollivoro, Vice President & Cashier.

DIRECTORS

Stephen L. Brandon, Henry C. Coll, Philip J. Cullen, Sam L. Fite, Herbert P. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,506.06
Installment loans.	2,413,361.67
Notes discounted and/or purchased.	35,781.97
United States Government Obligations	53,212.50
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,481.99	2,481.99
Leasehold Improvements	403.20
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	5,535.99
TOTAL ASSETS.	2,537,283.38

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,001,034.20
Savings deposits	164,053.09
Thrift-Investment Certificates	525,254.72
Mortgages on real estate owned.	
Unearned interest and discounts.	312,996.96
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,465.11
Other Liabilities.	12,498.76
TOTAL LIABILITIES	2,032,302.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,059.44
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,059.44

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	431,921.10
1. Common stock - total par value (No. shares authorized <u>2M</u>)	200,000.00
(No. shares outstanding <u>2M</u>)	
2. Surplus.	35,274.39
3. Undivided profits.	196,646.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	431,921.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,537,283.38

COLORADO BENEFICIAL INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President & Treasurer; Elizabeth A. Dawson, Vice President & Secretary; Don Hofer, Vice President & Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President & Treasurer; Deborah E. Tuxward, Assistant Vice President & Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, and Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,715.42
Installment loans.	1,727,664.58
Notes discounted and/or purchased.	233,024.11
United States Government Obligations	48,237.22
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>10,837.07</u>	10,887.07
Leasehold Improvements	2,506.76
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	34,790.24
TOTAL ASSETS.	2,078,825.40

LIABILITIES

Notes payable to banks	298,997.92
Notes payable (other).	152,836.04
Savings deposits	218,635.46
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	506,236.29
Dealers' Reserves.	3,923.94
Amounts set aside for interest, taxes, and other expenses.	94,543.82
Other Liabilities.	9,090.60
TOTAL LIABILITIES	1,284,264.07

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	71,075.89
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	71,075.89

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	723,485.44
1. Common stock - total par value (No. shares authorized <u>82.50</u>)	165,000.00
(No. shares outstanding <u>82.50</u>)	
2. Surplus.	335,000.00
3. Undivided profits.	223,485.44
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	723,485.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,078,825.40

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Hugh G. Kennedy, President; David H. Pohl, Vice President & Secretary; Peter E. Lowe, Vice President & Treasurer; Warren D. Andren, Vice President & Controller

DIRECTORS

William F. Ford, Hugh G. Kennedy, David H. Pohl.

December 31, 1926

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	2,056.21
Installment loans.	2,176,930.85
Notes discounted and/or purchased.	173,977.70
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,604.01	1,504.01
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	29,826.14
TOTAL ASSETS.	2,384,304.91

LIABILITIES

Notes payable to banks	222,935.80
Notes payable (other).	22,691.29
Savings deposits	12,135.75
Thrift-Investment Certificates	
Mortgages on real estate owned	789,812.10
Unearned interest and discounts.	1,003.45
Dealers' Reserves.	1,949.45
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	1,050,527.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	52,117.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	52,117.20

CAPITAL ACCOUNTS

Capital notes and debentures	1,281,749.37
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
2. Surplus.	800,000.00
3. Undivided profits.	281,749.37
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,281,749.37
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,384,304.91

THE EL PASO COUNTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Stephen A. Kerton, President; James Wyss, Vice President; Betty J. Knight, Cashier.

DIRECTORS

M. Kelly Desmarteau, Stephen A. Kerton, Betty J. Knight, Winton A. Winter, James Wyss.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	186,935.56
Installment loans.	463,667.71
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,779.88</u>	7,779.88
Leasehold Improvements	3,981.74
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	20,952.00
TOTAL ASSETS.	683,316.89

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	411,211.99
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	632.99
TOTAL LIABILITIES	411,844.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,500.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,500.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	267,971.91
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	200,000.00
2. Surplus.	40,000.00
3. Undivided profits.	27,971.91
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	267,971.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	683,316.89

LIBERTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Henry C. Gerber, Chairman of the Board & Chief Executive Officer;
William E. Sessions, President; Lonnie L. Gerber, Vice President;
Marie H. Ercinas, Secretary; Elmer M. Wolfe, Treasurer.

DIRECTORS

Henry C. Gerber, Lonnie L. Gerber, Lurline A. Gerber, William E. Sessions.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,337,711.97
Installment loans.	362,541.36
Notes discounted and/or purchased.	1,489,790.56
United States Government Obligations	
Other bonds.	75,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>11,612.31</u>	11,612.31
Leasehold Improvements	2,011.32
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	4,823.42
TOTAL ASSETS.	3,283,490.94

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	734,092.91
Thrift-Investment Certificates	2,085,457.33
Mortgages on real estate owned	
Unearned interest and discounts.	51,203.67
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,577.47
Other Liabilities.	6,920.41
TOTAL LIABILITIES	2,889,251.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	19,469.90
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	19,469.90

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	10,000
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	200,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	124,769.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	374,769.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,283,490.94

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Clifford E. Katalin, President; Daniel Keller, Executive Vice President; Richard Van Winkle, Vice President; B. Lynne Murray, Secretary, Ted E. Davis, Treasurer; Arlene Morgan, Assistant Secretary, Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Daniel Keller, Richard A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	3,024,394.64
Installment loans.	8,845,319.07
Notes discounted and/or purchased.	1,277,870.73
United States Government Obligations	
Other bonds. .Municipal.	1,627,828.82
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 21,647.67	21,647.67
Leasehold Improvements	35,361.03
Real estate owned other than bank premises	47,095.01
Automobiles Owned.	2,497.32
Other Assets . SEE BELOW	203,233.25
TOTAL ASSETS.	15,085,247.54

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	2,354,437.39
Thrift-Investment Certificates	11,437,156.24
Mortgages on real estate owned	
Unearned interest and discounts.	197,071.45
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	427,408.90
Other Liabilities. . SEE BELOW	10,493.54
TOTAL LIABILITIES	14,426,567.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	119,113.42
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	119,113.42

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	539,566.60
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	117,000.00
2. Surplus.	283,000.00
3. Undivided profits.	139,566.60
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	539,566.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	15,085,247.54

OFFICERS

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	24,499.63
Installment loans.	2,108,255.35
Notes discounted and/or purchased.	16,014.85
United States Government Obligations	
Other bonds.	51,285.20
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,542.47</u>	6,542.47
Leasehold Improvements	166.57
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	3,554.05
TOTAL ASSETS.	2,210,318.12

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,381,370.39
Savings deposits	32,725.19
Thrift-Investment Certificates	49,013.78
Mortgages on real estate owned	
Unearned interest and discounts.	1,063.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,714.13
Other Liabilities.	3,043.00
TOTAL LIABILITIES	1,468,929.49

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,120.00
Other reserves on loans.	3,799.92
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,919.92

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		699,468.71
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		400,000.00
3. Undivided profits		99,468.71
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		699,468.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		2,210,318.12

BASIN INDUSTRIAL BANK
Cortez
Montezuma County

OFFICERS

Francis R. Stockdale, President; Jack Hawkins, Chairman of the Board; Charles E. Stockdale, Executive Vice President; Venita Hill, Secretary.

DIRECTORS

George R. Buck, Jr., Jack Hawkins, Charles E. Stockdale, and Francis R. Stockdale.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	121,862.63
Installment loans.	1,246,340.88
Notes discounted and/or purchased.	38,976.17
United States Government Obligations	290,000.00
Other bonds.	30,000.00
Corporate stocks	9,573.78
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,297.41</u>	11,297.41
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	6,308.19
TOTAL ASSETS.	1,754,359.06

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	565,133.23
Thrift-Investment Certificates	941,247.07
Mortgages on real estate owned	
Unearned interest and discounts.	13,369.12
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,049.84
Other Liabilities.	10,543.16
TOTAL LIABILITIES	1,531,342.42

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,355.91
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	26,355.91

CAPITAL ACCOUNTS

Capital notes and debentures	50,000.00
Equity capital, total (1 to 4 below)	146,660.73
1. Common stock - total par value (No. shares authorized <u>3,000</u>)	75,000.00
(No. shares outstanding <u>3,000</u>)	
2. Surplus.	35,020.00
3. Undivided profits.	36,640.73
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	196,660.73
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,754,359.06

AVCO CRAIG INDUSTRIAL BANK
Craig
Moffat County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Orrin L. Hagen, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	57,787.46
Installment loans.	1,406,068.02
Notes discounted and/or purchased.	
United States Government Obligations	35,876.91
Other bonds.	85,070.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,252.57</u>	2,252.57
Leasehold Improvements	40.21
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	2,256.55
TOTAL ASSETS.	1,589,351.72

LIABILITIES

Notes payable to banks	142,675.43
Notes payable (other).	376,918.33
Savings deposits	551,536.08
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	143,047.54
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	12,106.45
Other Liabilities.	8,535.87
TOTAL LIABILITIES	1,234,819.70

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	43,629.15
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	43,629.15

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	310,902.87
1. Common stock - total par value (No. shares authorized <u>4,999</u>)	50,000.00
(No. shares outstanding <u>2,500</u>)	
2. Surplus	151,030.39
3. Undivided profits	109,872.48
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	310,902.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,589,351.72

DELTA INDUSTRIAL BANK
Delta
Delta County

OFFICERS

Theodore D. Browne, Chairman of the Board; Larry J. Beck, President; Dean C. Coddington, Vice President; Eugene K. Ogier, Cashier and Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, and Eugene K. Ogier.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	116,207.83
Installment loans.	779,186.44
Notes discounted and/or purchased.	29,552.07
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,038.68	3,038.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	14,658.36
TOTAL ASSETS.	942,643.38

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	45,985.56
Thrift-Investment Certificates	518,749.96
Mortgages on real estate owned	
Unearned interest and discounts.	215,277.72
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,058.85
Other Liabilities.	293.17
TOTAL LIABILITIES	791,365.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,358.59
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,358.59

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	147,919.53
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	27,919.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	147,919.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	942,643.38

AVCO COLORADO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Jeffrey A. Levine, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	469,357.88
Installment loans.	7,111,722.73
Notes discounted and/or purchased.	
United States Government Obligations	63,989.90
Other bonds.	221,498.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>16,674.91</u>	16,674.91
Leasehold Improvements	45,489.99
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	38,996.18
TOTAL ASSETS.	7,967,729.59

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,383,281.15
Savings deposits	741,965.58
Thrift-Investment Certificates	1,671,385.64
Mortgages on real estate owned	
Unearned interest and discounts.	849,369.71
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	76,873.47
Other Liabilities.	31,312.99
TOTAL LIABILITIES	6,754,188.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	220,343.85
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	220,343.85

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	993,197.20
1. Common stock - total par value (No. shares authorized <u>25M</u>)	300,000.00
(No. shares outstanding <u>15M</u>)	
2. Surplus	320,233.41
3. Undivided profits	372,963.79
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	993,197.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,967,729.59

AVCO EAST DENVER INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Berton, Controller; Terry C. Bratton, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	12,419.12
Installment loans.	1,301,149.68
Notes discounted and/or purchased.	
United States Government Obligations	34,009.76
Other bonds.	22,111.83
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,536.96</u>	3,536.96
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	29,723.38
TOTAL ASSETS.	1,402,950.73

LIABILITIES

Notes payable to banks	
Notes payable (other).	489,897.42
Savings deposits	155,783.62
Thrift-Investment Certificates	260,309.97
Mortgages on real estate owned	
Unearned interest and discounts.	108,393.17
Dealers' Reserves.	23.51
Amounts set aside for interest, taxes, and other expenses.	37,958.21
Other Liabilities.	8,524.16
TOTAL LIABILITIES	1,060,890.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,707.02
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,707.02

CAPITAL ACCOUNTS

Capital notes and debentures	300,353.65
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>2M</u>)	
(No. shares outstanding <u>2M</u>)	
2. Surplus.	36,023.47
3. Undivided profits.	64,330.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	300,353.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,402,950.73

AVCO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Ruth A. Sattler, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	15,043.07
Installment loans.	1,556,013.15
Notes discounted and/or purchased.	
United States Government Obligations	9,737.91
Other bonds.	44,293.70
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,075.86</u>	11,075.86
Leasehold Improvements	4,175.23
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	4,813.22
TOTAL ASSETS.	1,645,152.14

LIABILITIES

Notes payable to banks	
Notes payable (other).	893,121.71
Savings deposits	78,185.21
Thrift-Investment Certificates	135,021.61
Mortgages on real estate owned	
Unearned interest and discounts.	114,691.84
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	21,698.07
Other Liabilities.	6,738.57
TOTAL LIABILITIES	1,249,457.01

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	49,962.77
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	49,962.77

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	345,732.36
1. Common stock - total par value (No. shares authorized <u>5M</u>)	100,000.00
(No. shares outstanding <u>5M</u>)	
2. Surplus	128,592.02
3. Undivided profits	117,140.34
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	345,732.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,645,152.14

COMMERCIAL CREDIT INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President; Edwin B. Brown, Vice President; Robert A. Hollingsworth, Vice President; Willis G. Mills, Vice President; Thomas J. Muldowney, Vice President; Ed G. Quesenberry, Jr., Vice President.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, and E. Frank Salmons.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	86,240.60
Installment loans.	27,781,556.77
Notes discounted and/or purchased.	
United States Government Obligations	51,741.80
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____.	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	2,358,272.20
Other Assets	
TOTAL ASSETS.	30,277,811.37

LIABILITIES

Notes payable to banks	
Notes payable (other).	25,214,399.98
Savings deposits	102,292.13
Thrift-Investment Certificates	287,724.12
Mortgages on real estate owned	
Unearned interest and discounts.	830.58
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	18,049.97
Other Liabilities.	38,895.66
TOTAL LIABILITIES	25,662,192.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	860,777.17
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	860,777.17

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	3,754,841.76
1. Common stock - total par value (No. shares authorized <u>3,750</u>)	75,000.00
(No. shares outstanding <u>3,750</u>)	
2. Surplus	3,675,625.00
3. Undivided profits	4,216.76
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	3,754,841.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	30,277,811.37

COMMERCIAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Vice President; Eldo Taylor, Vice President; George R. Woodruff, Vice President; Rossiter A. Armstrong, Vice President; Fred Kohlruess, Vice President; James A. Richards, Vice President; John Bolger, Vice President; Troy Goodwin, Vice President; R. Bruce Dunlap, Vice President; Gay E. Francis, Vice President; David C. Seeley, Vice President; Joseph P. Timpone, Vice President; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier & Vice President; Robert P. Plummer, Assistant Treasurer.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, and Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	900.00
Installment loans	4,879,829.17
Notes discounted and/or purchased	147,500.19
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,625.73	6,625.73
Leasehold Improvements	1,591.65
Real estate owned other than bank premises	71,500.00
Automobiles Owned	
Other Assets	25,605.96
TOTAL ASSETS	5,133,552.70

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,356,564.93
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,789,068.17
Dealers' Reserves	6,598.13
Amounts set aside for interest, taxes, and other expenses	2,735.00
Other Liabilities	952.94
TOTAL LIABILITIES	3,155,919.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	127,470.73
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	127,470.73

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,850,162.80
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	500,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	500,000.00
3. Undivided profits	850,162.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,850,162.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,133,552.70

DENVER CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; Earnest W. Freeman, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	447,391.23
Installment loans.	
Notes discounted and/or purchased.	2,442,170.36
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,875.48	6,875.48
Leasehold Improvements	3,500.69
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	7,835.09
TOTAL ASSETS.	2,907,772.85

LIABILITIES

Notes payable to banks	
Notes payable (other).	373,679.74
Savings deposits	589,689.61
Thrift-Investment Certificates	743,411.05
Mortgages on real estate owned	
Unearned interest and discounts.	285,040.69
Dealers' Reserves.	1,009.42
Amounts set aside for interest, taxes, and other expenses.	101,276.57
Other Liabilities.	41,589.38
TOTAL LIABILITIES	2,135,696.46

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	60,147.80
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	60,147.80

CAPITAL ACCOUNTS

Capital notes and debentures	85,000.00
Equity capital, total (1 to 4 below)	626,928.59
1. Common stock - total par value (No. shares authorized <u>1,500</u>)	150,000.00
(No. shares outstanding <u>1,500</u>)	
2. Surplus.	15,000.00
3. Undivided profits.	461,928.59
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	711,928.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,907,772.85

DENVER SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Douglas B. Wilson, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	9,645.41
Installment loans.	1,213,863.63
Notes discounted and/or purchased.	25,780.76
United States Government Obligations	
Other bonds.	51,395.28
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,633.38</u>	6,633.38
Leasehold Improvements	526.71
Real estate owned other than bank premises	8,071.25
Automobiles Owned.	
Other Assets	4,055.07
TOTAL ASSETS.	1,319,971.49

LIABILITIES

Notes payable to banks	
Notes payable (other).	486,644.49
Savings deposits	65,356.93
Thrift-Investment Certificates	81,683.47
Mortgages on real estate owned	5,017.47
Unearned interest and discounts.	1,400.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	6,387.18
Other Liabilities.	13,654.00
TOTAL LIABILITIES	660,143.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,292.00
Other reserves on loans	(37,269.31)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,022.69

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	634,805.26
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	200,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	400,000.00
3. Undivided profits	34,805.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	634,805.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,319,971.49

FINANCEAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

E. F. Rabenold, President; J. T. Arnold, Vice President; J. M. Browne, Vice President; P. D. Balascki, Vice President; Curtis Britt, Vice President; W. R. Hobson, Vice President; C. J. Eby Secretary; L. G. Connors, Cashier.

DIRECTORS

E. F. Rabenold, J. M. Browne, W. J. Fenza, Jr., and M. N. Parks.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	397,287.39
Installment loans.	722,843.47
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>88,864.78</u>	88,864.78
Leasehold Improvements	6,334.81
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,380,177.97
TOTAL ASSETS.	2,595,508.42

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	63,160.59
Thrift-Investment Certificates	1,149,034.23
Mortgages on real estate owned	
Unearned interest and discounts.	33,578.87
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	(49,672.54)
TOTAL LIABILITIES	1,196,101.15

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,031.60
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,031.60

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>2,000</u> (No. shares outstanding <u>2,000</u>)	200,000.00
2. Surplus.	1,077,375.67
3. Undivided profits.	115,000.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,392,375.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,595,508.42

FIRST AMERICAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

William W. Altman, Sr., Chairman of the Board; John L. Stramel, President; William W. Altman, Jr., Vice President; Richard B. Katz, Secretary.

DIRECTORS

Richard B. Katz, Clarence A. Wilson, William W. Altman, Sr.,
William W. Altman, Jr., and John L. Stramel.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	409,256.78
Installment loans.	2,193,692.26
Notes discounted and/or purchased.	183,199.03
United States Government Obligations	328,896.30
Other bonds.	206,117.60
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>9,472.79</u>	9,472.79
Leasehold Improvements	
Real estate owned other than bank premises	10,640.76
Automobiles Owned.	262.10
Other Assets	20,500.62
TOTAL ASSETS.	3,362,038.24

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	277,154.81
Thrift-Investment Certificates	1,876,773.94
Mortgages on real estate owned	8,289.29
Unearned interest and discounts	487,123.89
Dealers' Reserves	26,784.41
Amounts set aside for interest, taxes, and other expenses	221,058.79
Other Liabilities	
TOTAL LIABILITIES	2,897,185.13

PESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,132.10
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,132.10

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		441,721.01
1. Common stock - total par value (No. shares authorized <u>31,900</u>)		319,000.00
(No. shares outstanding <u>31,900</u>)		
2. Surplus		100,000.00
3. Undivided profits		22,721.01
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		441,721.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$3,362,038.24

FIRST CHERRY CREEK INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Kenneth M. Wright, President; Stephen P. Grogan, Vice President;
Barbara Grogan, Vice President.

DIRECTORS

Jack Dunne, Barbara Grogan, Stephen P. Grogan, and Kenneth M.
Wright.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	204,704.14
Installment loans.	943,691.19
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	8,475.54
Leasehold Improvements	11,809.42
Real estate owned other than bank premises	
Automobiles Owned.	2,863.92
Other Assets	46,973.27
TOTAL ASSETS.	1,218,517.48

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	191,649.36
Thrift-Investment Certificates	708,951.32
Mortgages on real estate owned	
Unearned interest and discounts.	47,381.12
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	19,845.18
Other Liabilities.	(11,920.72)
TOTAL LIABILITIES	955,906.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,115.24
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,115.24

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	256,495.98
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	200,000.00
2. Surplus.	40,000.00
3. Undivided profits.	16,495.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	256,495.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,218,517.48

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

FOOTHILL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Jeffrey M. Cornish, President; John F. Nickoll, Vice President; D. Diane Klopfenstein, Vice President; William K. Soldan, Vice President; Robert S. Stevens, Assistant Vice President; Sylvia B. Finkel, Secretary; Gary L. Wehrle, Treasurer; William P. McOmie, Assistant Vice President.

DIRECTORS

Wayne D. Counts, Don L. Gevirtz, John F. Nickoll, Tennyson Grebenar, and Jeffrey M. Cornish.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,409,344.65
Installment loans.	4,966,214.36
Notes discounted and/or purchased.	109,210.65
United States Government Obligations	289,677.10
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	12,007.30
Leasehold Improvements	562.08
Real estate owned other than bank premises	
Automobiles Owned.	2,206.75
Other Assets	251,447.16
TOTAL ASSETS.	7,040,670.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	796,143.49
Thrift-Investment Certificates	3,280,772.16
Mortgages on real estate owned	
Unearned interest and discounts.	428,209.37
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	280,396.84
Other Liabilities.	1,163.70
TOTAL LIABILITIES	4,786,685.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	121,976.72
Other reserves on loans.	1,274,438.51
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,396,415.23

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	857,569.26
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	500,000.00
(No. shares outstanding <u>20,000</u>)	
2. Surplus.	200,000.00
3. Undivided profits.	157,569.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	857,569.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,040,670.05

LEEMAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Louise A. Leeman, President; Edward J. Leeman, Vice President;
Rose Ann Honeyman, Secretary-Treasurer.

DIRECTORS

Louise A. Leeman, Edward J. Leeman, and Rose Ann Honeyman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	370,201.55
Installment loans.	2,503,948.29
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	7,000.00
Corporate stocks	595,732.99
Bank Premises \$ <u>37,664.15</u> ; Furniture & Fixtures \$ <u>1,414.97</u>	39,079.12
Leasehold Improvements	
Real estate owned other than bank premises	103,909.84
Automobiles Owned.	
Other Assets	7,524.94
TOTAL ASSETS.	3,627,396.73

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	267,596.70
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	149,004.04
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	13,745.49
Other Liabilities.	5,699.91
TOTAL LIABILITIES	436,046.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,621.22
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,621.22

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	3,188,729.37
1. Common stock - total par value (No. shares authorized <u>12,500</u>)	
(No. shares outstanding <u>11,500</u>)	250,000.00
2. Surplus.	1,500,000.00
3. Undivided profits.	1,438,729.37
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	3,188,729.37
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,627,396.73

MERCHANTS INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, President; Ronald G. Kientz, Vice President;
Stephen P. Killough, Secretary; Donald C. Moen, Treasurer.

DIRECTORS

William T. McGowan, Gerald E. Donahue, and John R. Price.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	361,837.58
Installment loans.	7,663,472.86
Notes discounted and/or purchased.	505,824.92
United States Government Obligations.	
Other bonds.	308,019.16
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 17,354.53.	17,354.53
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	21,889.05
TOTAL ASSETS.	8,878,398.10

LIABILITIES

Notes payable to banks.	
Notes payable (other).	962,500.00
Savings deposits.	1,192,231.85
Thrift-Investment Certificates.	2,623,364.07
Mortgages on real estate owned.	
Unearned interest and discounts.	1,573,882.11
Dealers' Reserves.	27,226.22
Amounts set aside for interest, taxes, and other expenses.	572,422.14
Other Liabilities.	306,118.98
TOTAL LIABILITIES.	7,257,745.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	61,269.73
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	61,269.73

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	1,559,383.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	900,000.00
3. Undivided profits.	559,383.00
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,559,383.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,878,398.10

METROPOLITAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Victor Lederman, President; Gregory D. Martin, Vice President;
Danni Lederman, Vice President; Nadyne Lederman, Secretary.

DIRECTORS

Victor Lederman, Gregory D. Martin, Danni Lederman, and Nadyne Lederman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,564,133.16
Installment loans.	7,240,403.86
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	185,239.60
Corporate stocks	37,880.85
Bank Premises \$ <u>277,462.11</u> ; Furniture & Fixtures \$ <u>66,664.01</u>	344,126.21
Leasehold Improvements	
Real estate owned other than bank premises	28,564.24
Automobiles Owned.	68,593.38
Other Assets	105,093.20
TOTAL ASSETS.	9,574,034.50

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,162,877.01
Thrift-Investment Certificates	6,942,052.17
Mortgages on real estate owned	
Unearned interest and discounts.	218,078.50
Dealers' Reserves.	20,756.81
Amounts set aside for interest, taxes, and other expenses.	130,886.40
Other Liabilities.	
TOTAL LIABILITIES	8,474,650.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	70,000.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	70,000.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,029,383.61
1. Common stock - total par value (No. shares authorized <u>26,402</u>)	528,040.00
(No. shares outstanding <u>26,402</u>)	
2. Surplus.	322,080.01
3. Undivided profits.	179,263.60
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,029,383.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	9,574,034.50

NORTH DENVER 1ST INDUSTRIAL BANK
Denver
Denver County

Richard A. Van Winkle, President; Joan K. Ivy, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; Melba
McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Richard A. Van Winkle, Clifford E. Katatlin,
and Joan K. Ivy.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	75,824.51
Installment loans.	3,220,712.09
Notes discounted and/or purchased.	790,702.15
United States Government Obligations.	13,000.00
Other bonds. . . . Municipal Bonds.	224,091.80
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,850.67</u>	2,850.67
Leasehold Improvements.	4,623.10
Real estate owned other than bank premises.	13,536.67
Automobiles Owned.	3,845.32
Other Assets.	21,794.10
TOTAL ASSETS.	4,370,980.41

LIABILITIES

Notes payable to banks.	1,799,000.00
Notes payable (other).	
Savings deposits.	553,122.07
Thrift-Investment Certificates.	1,305,111.12
Mortgages on real estate owned.	
Unearned interest and discounts.	216,404.82
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	100,934.94
Other Liabilities.	(3,986.42
TOTAL LIABILITIES	3,970,586.53

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	60,566.83
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	60,566.83

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	339,827.05
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	89,827.05
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	339,827.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,370,980.41

PARK SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Josephine Pronk, Assistant Vice President C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,392.73
Installment loans.	1,915,935.44
Notes discounted and/or purchased.	90,626.08
United States Government Obligations	
Other bonds.	50,223.17
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,407.27</u>	13,407.27
Leasehold Improvements	3,223.78
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	13,444.81
TOTAL ASSETS.	2,108,253.28

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,222,050.18
Savings deposits	52,156.74
Thrift-Investment Certificates	62,341.53
Mortgages on real estate owned	
Unearned interest and discounts.	8,848.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	5,315.64
Other Liabilities.	7,889.00
TOTAL LIABILITIES	1,358,601.09

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	48,986.00
Other reserves on loans.	(10,614.89)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	38,371.11

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		711,281.08
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		400,000.00
3. Undivided profits		111,281.08
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		711,281.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		2,108,253.28

SECURITY INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Stephen M. Friedrich, President; Thomas R. Slaughter, Vice President; S. Eugene Bartlett, Vice President; James M. Lappe, Vice President; Everett B. Best, Vice President.

DIRECTORS

Everett B. Best, James M. Lappe, and Thomas R. Slaughter.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	138,842.92
Installment loans.	3,870,485.18
Notes discounted and/or purchased.	
United States Government Obligations	250,416.00
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,043.25</u>	6,043.25
Leasehold Improvements	2,222.30
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	129,507.16
TOTAL ASSETS.	4,397,516.81

LIABILITIES

Notes payable to banks	
Notes payable (other).	10,066.29
Savings deposits	411,585.58
Thrift-Investment Certificates	978,368.46
Mortgages on real estate owned	
Unearned interest and discounts.	1,096,615.58
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	28,148.23
Other Liabilities.	12,129.42
TOTAL LIABILITIES	2,536,913.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,221.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,221.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,825,382.25
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus.		400,000.00
3. Undivided profits.		1,325,382.25
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		1,825,382.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		4,397,516.81

SECURITY PACIFIC INDUSTRIAL BANK

Denver
Denver County

OFFICERS

Hugh S. Kennedy, President; David H. Pohl, Vice President & Secretary; Peter E. Lowe, Vice President & Treasurer; Warren D. Andren, Vice President & Controller.

DIRECTORS

William F. Ford, Hugh S. Kennedy, David H. Pohl

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	23,588.76
Installment loans.	3,421,791.35
Notes discounted and/or purchased.	60,075.13
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,167.99	6,167.99
Leasehold Improvements	1,482.48
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	106,647.44
TOTAL ASSETS.	3,619,753.15

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,290,540.62
Savings deposits	34,361.55
Thrift-Investment Certificates	39,252.34
Mortgages on real estate owned	
Unearned interest and discounts.	1,219,182.91
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	638.29
Other Liabilities.	
TOTAL LIABILITIES	2,583,975.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	64,525.63
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	64,525.63

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	971,251.81
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	550,000.00
3. Undivided profits.	221,251.81
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	971,251.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,619,753.15

TRI-STATE INDUSTRIAL BANK
Denver
Denver Colorado

OFFICERS

Richard C. Tucker, President; Noris A. Lusche, Executive Vice President; Donald A. Lancaster, Secretary Treasurer; A Robert Ewalt, Sr. Vice President; Tom Deter, Vice President; Cathy J. Ritter, Vice President; Roxanne Roehl, Vice President.

DIRECTORS

Richard C. Tucker, Noris A. Lusche, and Donald A. Lancaster.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	496,086.18
Installment loans.	8,925,722.26
Notes discounted and/or purchased.	623,496.59
United States Government Obligations	1,290,000.00
Other bonds, Fed. Funds	100,000.00
Corporate stocks	5,160.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>58,353.71</u>	58,353.71
Leasehold Improvements	6,976.39
Real estate owned other than bank premises	35,174.93
Automobiles Owned.	
Other Assets	107,644.87
TOTAL ASSETS.	11,648,614.93

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,338,028.96
Thrift-Investment Certificates	8,602,730.40
Mortgages on real estate owned	
Unearned interest and discounts.	85,506.07
Dealers' Reserves.	56,745.95
Amounts set aside for interest, taxes, and other expenses.	252,909.80
Other Liabilities.	624.59
TOTAL LIABILITIES	10,336,545.77

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	82,137.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	82,137.76

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	1,129,931.40
1. Common stock - total par value (No. shares authorized <u>6,000</u>)	600,000.00
(No. shares outstanding <u>6,000</u>)	
2. Surplus	300,000.00
3. Undivided profits	229,931.40
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,129,931.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,168,614.93

Capital notes and debentures	
Equity capital, total (1 to 4 below)	226,342.08
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	100,000.00
3. Undivided profits.	26,342.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	226,342.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,526,132.20

AVCO ENGLEWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Jimmie D. Esa.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	23,330.91
Installment loans.	2,206,385.43
Notes discounted and/or purchased.	72,711.68
United States Government Obligations.	25,157.00
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 19,024.29	19,024.29
Leasehold Improvements.	6,853.37
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	8,826.81
TOTAL ASSETS.	2,362,289.49

LIABILITIES

Notes payable to banks.	747,918.05
Notes payable (other).	188,154.89
Savings deposits.	589,496.69
Thrift-Investment Certificates.	
Mortgages on real estate owned.	169,100.36
Unearned interest and discounts.	
Dealers' Reserves.	39,334.87
Amounts set aside for interest, taxes, and other expenses.	22,566.13
Other Liabilities.	1,756,570.99
TOTAL LIABILITIES.	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	70,861.19
Other reserves on loans.	
Reserves on securities.	70,861.19
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	534,857.31
Equity capital, total (1 to 4 below).	100,000.00
1. Common stock - total par value (No. shares authorized <u>10M</u>)	
(No. shares outstanding <u>10M</u>)	
2. Surplus.	134,187.99
3. Undivided profits.	300,669.32
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	534,857.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,362,289.49

AVCO SOUTHEAST INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Sarah J. Freeborn, Vice President.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	28,276.78
Installment loans.	1,126,809.58
Notes discounted and/or purchased.	149,986.12
United States Government Obligations	3,932.68
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,391.43	8,391.43
Leasehold Improvements	369.45
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	945.00
TOTAL ASSETS.	1,318,711.04

LIABILITIES

Notes payable to banks	
Notes payable (other).	736,390.00
Savings deposits	22,086.92
Thrift-Investment Certificates	22,520.00
Mortgages on real estate owned	
Unearned interest and discounts.	177,332.03
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	485.60
Other Liabilities.	1,222.20
TOTAL LIABILITIES	960,036.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	37,362.12
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	37,362.12

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	321,312.17
1. Common stock - total par value (No. shares authorized <u>2M</u>)	200,000.00
(No. shares outstanding <u>2M</u>)	
2. Surplus.	100,000.00
3. Undivided profits.	21,312.17
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	321,312.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,318,711.04

GREENWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

James N. Lyons, President; Karen C. Andrews, Vice President.

DIRECTORS

James N. Lyons, Lee B. Burnett, and Karen C. Andrews.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	107,873.37
Installment loans.	389,282.38
Notes discounted and/or purchased.	251,208.85
United States Government Obligations.	
Other bonds.	75,000.00
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 1,154.51	1,154.51
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	22,124.23
TOTAL ASSETS.	846,643.34

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	606,190.52
Thrift-Investment Certificates.	
Mortgages on real estate owned.	
Unearned interest and discounts.	104,826.02
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,644.98
Other Liabilities.	712,661.52
TOTAL LIABILITIES.	712,661.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	133,981.82
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	13,981.82
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	133,981.82
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	846,643.34

LABOR FINANCE INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

John T. O'Connor, President & Treasurer; Kathleen R. Heinrich, Vice President & Secretary

DIRECTORS

Roger A. Graul, Kathleen R. Heinrich, Donald E. Leonard, Joan F. Leonard, John T. O'Connor

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	48,988.03
Installment loans.	
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	136,989.34
TOTAL ASSETS.	185,977.37

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	3,272.84
TOTAL LIABILITIES	3,272.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	182,704.53
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus.	30,000.00
3. Undivided profits.	52,704.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	182,704.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	185,977.37

SOUTH CONTINENTAL INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Mowse, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Assistant Vice President & Assistant Secretary; Jackie Archuleta, Administrative Officer & Assistant Secretary; Robert J. McCabe, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,176,369.20
Installment loans.	3,369,921.07
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 7,698.63	7,698.63
Leasehold Improvements	2,363.97
Real estate owned other than bank premises	
Automobiles Owned.	27,545.08
Other Assets	
TOTAL ASSETS.	4,583,897.95

LIABILITIES

Notes payable to banks	185,447.13
Notes payable (other).	356,730.05
Savings deposits	2,408,355.64
Thrift-Investment Certificates	
Mortgages on real estate owned	499,480.53
Unearned interest and discounts.	24,786.38
Dealers' Reserves.	326,700.98
Amounts set aside for interest, taxes, and other expenses.	28,338.09
Other Liabilities.	
TOTAL LIABILITIES	3,829,838.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	83,965.10
Other reserves on loans.	
Reserves on securities	83,965.10
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	530,094.05
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	210,000.00
3. Undivided profits.	220,094.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	670,094.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,583,897.95

ESTES PARK SAVINGS INDUSTRIAL BANK
Estes Park
Larimer County

OFFICERS

Stephen M. White, President-Treasurer; David G. Buck, Chairman of the Board-Secretary.

DIRECTORS

J. L. Baily, David G. Buck, Stephen M. White.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	463,368.36
Installment loans	915,138.17
Notes discounted and/or purchased	24,000.00
United States Government Obligations	47,065.31
Other bonds	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 6849.06	6,849.06
Leasehold Improvements	5,188.96
Real estate owned other than bank premises	6,487.20
Automobiles Owned	46,601.88
Other Assets	
TOTAL ASSETS	1,514,698.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	303,698.10
Thrift-Investment Certificates	1,017,783.47
Mortgages on real estate owned	
Unearned interest and discounts	3,093.32
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	36,717.12
Other Liabilities	119.00
TOTAL LIABILITIES	1,361,402.01

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	18,792.81
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	18,792.81

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	134,504.12
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	20,000.00
3. Undivided profits	14,504.12
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	134,504.12
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,514,698.94

JEFFERSON INDUSTRIAL BANK
Evergreen
Jefferson County

OFFICERS

Terry A. Costa, President; Robert E. Maloney, Vice President; Margaret A. Heisler, Assistant Cashier; Rosina M. Gibb, Cashier/Secretary; Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Terry A. Costa, Beverly A. Mucha, Robert E. Maloney.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	845,128.08
Installment loans.	2,045,268.72
Notes discounted and/or purchased.	341,051.59
United States Government Obligations.	55,382.42
Other bonds.	80,445.78
Corporate stocks.	110,700.00
Bank Premises \$; Furniture & Fixtures \$ 16,125.87	16,125.87
Leasehold Improvements.	14,473.70
Real estate owned other than bank premises.	77,744.06
Automobiles Owned.	4,630.58
Other Assets.	164,408.93
TOTAL ASSETS.	3,755,368.73

LIABILITIES

Notes payable to banks.	300,000.00
Notes payable (other).	994,094.71
Savings deposits.	2,046,317.13
Thrift-Investment Certificates.	
Mortgages on real estate owned.	28,013.29
Unearned interest and discounts.	
Dealers' Reserves.	54,370.15
Amounts set aside for interest, taxes, and other expenses.	2,719.08
Other Liabilities.	3,425,514.36
TOTAL LIABILITIES.	3,425,514.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	36,029.78
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	36,029.78

CAPITAL ACCOUNTS

Capital notes and debentures.	293,824.59
Equity capital, total (1 to 4 below).	123,000.00
1. Common stock - total par value (No. shares authorized 1230)	123,000.00
(No. shares outstanding 1230)	
2. Surplus.	147,600.00
3. Undivided profits.	23,224.59
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	293,824.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,755,368.73

AVCO FORT COLLINS INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylrmok, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; William R. Campbell, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	41,118.69
Installment loans.	4,781,900.37
Notes discounted and/or purchased.	57.03
United States Government Obligations	
Other bonds.	163,660.65
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,558.71</u>	3,558.71
Leasehold Improvements	1,031.50
Real estate owned other than bank premises . (Foreclosure)	54,726.99
Automobiles Owned.	
Other Assets	10,567.58
TOTAL ASSETS.	5,056,621.52

LIABILITIES

Notes payable to banks		2,137,342.38
Notes payable (other).		406,100.78
Savings deposits		918,556.92
Thrift-Investment Certificates		31,631.50
Mortgages on real estate owned	(Foreclosure)	530,215.67
Unearned interest and discounts.		
Dealers' Reserves.		21,262.52
Amounts set aside for interest, taxes, and other expenses.		16,384.67
Other Liabilities.		4,061,494.44
TOTAL LIABILITIES		

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	145,980.43
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	145,980.43

CAPITAL ACCOUNTS

Capital notes and debentures		849,146.65
Equity capital, total (1 to 4 below)		60,000.00
1. Common stock - total par value (No. shares authorized <u>600</u>)		
(No. shares outstanding <u>600</u>)		
2. Surplus	241,793.39	
3. Undivided profits	547,353.26	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		849,146.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,056,621.52	

CITICORP PERSON-TO-PERSON INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Richard J. Lehmann, President; Richard A. Runco, Vice President; George Poland, Vice President and Secretary; Thomas W. Sisson, II, Cashier and Assistant Secretary; Stephen C. Lowry, Assistant Cashier.

DIRECTORS

Richard J. Lehmann, Peter A. Lefferts, George Poland

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	36,488.29
Installment loans.	7,874,296.21
Notes discounted and/or purchased.	
United States Government Obligations.	145,621.21
Other bonds.	
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 20,815.83	20,815.88
Leasehold Improvements.	6,069.63
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	63,435.30
TOTAL ASSETS.	8,146,726.52

LIABILITIES

Notes payable to banks.	
Notes payable (other).	6,219,497.04
Savings deposits.	449,707.27
Thrift-Investment Certificates.	
Mortgages on real estate owned.	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	168,203.96
Other Liabilities.	1,997.52
TOTAL LIABILITIES.	6,839,405.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	70,293.08
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	70,293.08

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	1,237,027.65
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	771,607.67
3. Undivided profits.	265,419.98
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,237,027.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,146,726.52

FORT COLLINS 1st INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Robert J. Mawhinney, President; Richard A. VanWinkle, Vice President; Ted E. Davis, Treasurer; B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Robert J. Mawhinney, Richard A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	124,856.86
Installment loans.	16,588,676.27
Notes discounted and/or purchased.	
United States Government Obligations	75,063.09
Other bonds.	334,885.53
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>9,999.24</u>	9,999.24
Leasehold Improvements	26,004.58
Real estate owned other than bank premises	163,233.13
Automobiles Owned.	3,981.00
Other Assets	28,386.52
TOTAL ASSETS.	17,355,086.22

LIABILITIES

Notes payable to banks	11,491,000.00
Notes payable (other).	
Savings deposits	1,580,497.43
Thrift-Investment Certificates	1,796,590.06
Mortgages on real estate owned	
Unearned interest and discounts.	1,548,508.81
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	253,770.95
Other Liabilities.	142.98
TOTAL LIABILITIES	16,670,510.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	239,014.09
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	239,014.09

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		445,561.90
1. Common stock - total par value (No. shares authorized _____)		100,000.00
(No. shares outstanding _____)		
2. Surplus.		150,000.00
3. Undivided profits.		195,561.90
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		445,561.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		17,355,986.22

FORT COLLINS SUMAMERICA INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Mandel, Vice President; James F. Gline, Vice President; Rocci Bryan, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,522.95
Installment loans.	1,400,157.58
Notes discounted and/or purchased.	80,050.41
United States Government Obligations	25,155.70
Other bonds.	4,321.68
Corporate stocks	4,321.68
Bank Premises \$ <u>None</u> ; Furniture & Fixtures \$ <u>4,321.68</u>	4,321.68
Leasehold Improvements	6,312.62
Real estate owned other than bank premises	1,523,520.94
Automobiles Owned.	6,312.62
Other Assets	1,523,520.94
TOTAL ASSETS.	1,523,520.94

LIABILITIES

Notes payable to banks	759,472.00
Notes payable (other).	25,415.92
Savings deposits	27,165.43
Thrift-Investment Certificates	12,590.00
Mortgages on real estate owned	3,216.33
Unearned interest and discounts.	1,481.00
Dealers' Reserves.	829,340.68
Amounts set aside for interest, taxes, and other expenses.	829,340.68
Other Liabilities.	829,340.68
TOTAL LIABILITIES	829,340.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,648.00
Other reserves on loans.	2,481.90
Reserves on securities	29,129.90
TOTAL RESERVES ON LOANS AND SECURITIES.	29,129.90

CAPITAL ACCOUNTS

Capital notes and debentures	665,050.36
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	250,000.00
(No. shares outstanding <u>10,000</u>)	350,000.00
2. Surplus.	65,050.36
3. Undivided profits.	665,050.36
4. Reserve for contingencies and other capital reserves	665,050.36
TOTAL CAPITAL ACCOUNTS.	665,050.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,523,520.94

MONROE INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Beverly A. Mucha, President; Barbara J. Kechter, Cashier/Secretary; Terry A. Costa, Vice President; Margaret A. Heisler, Assistant Cashier; Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Beverly A. Mucha, Robert E. Maloney, Terry A. Costa.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	417,421.21
Installment loans.	1,849,130.97
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>10,123.34</u>	10,123.34
Leasehold Improvements	13,497.53
Real estate owned other than bank premises	26,293.22
Automobiles Owned.	
Other Assets	92,444.09
TOTAL ASSETS.	2,408,910.36

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	369,971.24
Thrift-Investment Certificates	1,708,162.06
Mortgages on real estate owned	
Unearned interest and discounts.	9,416.78
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	42,638.39
Other Liabilities.	3,321.56
TOTAL LIABILITIES	2,133,510.03

PRESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,180.98
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,180.98

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	269,219.35
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus.	40,000.00
3. Undivided profits.	29,219.35
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	269,219.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,408,910.36

FORT LUPTON INDUSTRIAL BANK
Fort Lupton
Weld County

OFFICERS

Dieter R. Kominski, President; Paul W. Dalton, Vice President; Richard N. Doyle, Secretary; Delbert L. Fast, Assistant Secretary; Sam S. Funakoshi, Cashier-Treasurer.

DIRECTORS

Paul W. Dalton, Delbert L. Fast, Sam S. Funakoshi, Dieter R. Kominski.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	171,855.96
Installment loans.	539,731.42
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,521.88	13,521.88
Leasehold Improvements	1,846.88
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	29,201.48
TOTAL ASSETS.	756,157.62

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	214,727.18
Thrift-Investment Certificates	391,126.60
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	8,648.97
Amounts set aside for interest, taxes, and other expenses.	2,044.95
Other Liabilities.	616,547.70
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures		139,609.92
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00	
(No. shares outstanding 1,000)		
2. Surplus.		20,000.00
3. Undivided profits.		19,609.92
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		139,609.92
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		756,157.62

MORGAN INDUSTRIAL BANK
Fort Morgan
Morgan County

OFFICERS

John E. Elliff, President; W. H. Kinney, Ronald W. Meyer, James E. Elliff,
Vice Presidents; K. Lawrence, Secretary.

DIRECTORS

James Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence,
Ronald W. Meyer.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	168,302.69
Installment loans.	1,797,553.91
Notes discounted and/or purchased.	
United States Government Obligations.	265,000.50
Other bonds.	
Corporate stocks.	5,240.00
Bank Premises \$ _____; Furniture & Fixtures \$ _____	12,620.63
Leasehold Improvements.	17,171.03
Real estate owned other than bank premises.	
Automobiles Owned.	2,268.00
Other Assets.	172,905.88
TOTAL ASSETS.	2,441,062.64

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	517,719.79
Thrift-Investment Certificates.	1,576,850.51
Mortgages on real estate owned.	
Unearned interest and discounts.	60,915.63
Dealers' Reserves.	1,813.87
Amounts set aside for interest, taxes, and other expenses.	9,996.47
Other Liabilities.	7,890.96
TOTAL LIABILITIES.	2,175,187.25

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	17,889.93
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	17,889.93

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	247,985.46
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	150,000.00
2. Surplus.	50,000.00
3. Undivided profits.	47,985.46
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	247,985.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,441,062.64



AVCO GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Russell L. Balko, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	772,221.71
Installment loans	4,631,062.85
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	388,044.30
Corporate stocks	
Bank Premises \$ <u>131,589.56</u> ; Furniture & Fixtures \$ <u>27,443.70</u>	159,033.26
Leasehold Improvements	79,675.79
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	9,290.33
TOTAL ASSETS	6,039,328.24

LIABILITIES

Notes payable to banks	197,632.26
Notes payable (other)	658,611.76
Savings deposits	3,833,042.24
Thrift-Investment Certificates	
Mortgages on real estate owned	354,398.90
Unearned interest and discounts	
Dealers' Reserves	156,941.40
Amounts set aside for interest, taxes, and other expenses	53,821.65
Other Liabilities	5,254,448.21
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	148,148.62
Other reserves on loans	
Reserves on securities	148,148.62
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	636,731.41
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>5m</u>)	100,000.00
(No. shares outstanding <u>5m</u>)	
2. Surplus	346,572.03
3. Undivided profits	190,159.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	636,731.41
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,039,328.24

GRAND JUNCTION COMMERCIAL CREDIT INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President/Treasurer; Edwin B. Brown, Vice President/Secretary; Robert A. Hollingsworth, Willis G. Mills, Thomas J. Muldowney, Ed G. Quesenberry, Jr., Vice Presidents.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, E. Frank Salmons

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	37,488.26
Installment loans.	4,201,389.76
Notes discounted and/or purchased.	
United States Government Obligations	70,447.50
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	205,610.04
TOTAL ASSETS.	4,514,935.56

LIABILITIES

Notes payable to banks	3,379,833.94
Notes payable (other).	67,190.95
Savings deposits	409,139.40
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	27.88
Dealers' Reserves.	8,602.87
Amounts set aside for interest, taxes, and other expenses.	2,395.70
Other Liabilities.	
TOTAL LIABILITIES	3,867,190.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	86,177.95
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	86,177.95

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	561,566.87
1. Common stock - total par value (No. shares authorized <u>2,500</u>)	50,000.00
(No. shares outstanding <u>2,500</u>)	
2. Surplus	200,000.00
3. Undivided profits	311,566.87
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	561,566.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,514,935.56

FIRST GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

E.C.A. Forsberg, President; Tryon K. Huggins, Jr., Secretary and Cashier;
Alex Soke, Joe P. Maley, Vice Presidents.

DIRECTORS

E.C.A. Forsberg, Tryon K. Huggins, Jr., Alex Soke.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	119,503.91
Installment loans.	701,430.37
Notes discounted and/or purchased.	125,000.00
United States Government Obligations	74,142.50
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>13,466.93</u>	13,466.93
Leasehold Improvements	29,846.03
Real estate owned other than bank premises	
Automobiles Owned.	6,355.00
Other Assets	1,069,744.74
TOTAL ASSETS.	1,069,744.74

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	197,054.18
Thrift-Investment Certificates	309,675.00
Mortgages on real estate owned	
Unearned interest and discounts.	241,564.18
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	2,199.84
Other Liabilities.	3,551.53
TOTAL LIABILITIES	754,044.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,705.74
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,705.74

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	300,994.27
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	65,000.00
3. Undivided profits.	35,994.27
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	300,994.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,069,744.74

HOME LOAN INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Harold E. Daniels, President; Samuel V. Suplizio, Vice President; James A. Bonella, Secretary-Treasurer.

DIRECTORS

Harold E. Daniels, Howard H. McMullin, James A. Bonella

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	114,773.25
Installment loans.	3,584,939.93
Notes discounted and/or purchased.	
United States Government Obligations	354,274.64
Other bonds.	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	4,270.00
Other Assets	302,500.10
TOTAL ASSETS.	4,385,757.92

LIABILITIES

Notes payable to banks		
Notes payable (other)		
Savings deposits	971,245.79	
Thrift-Investment Certificates	236,915.00	
Securities MONEY MARKET CERTIFICATES	2,200,980.00	
Unearned interest and discounts	341,143.58	
Dealers' Reserves	65,028.84	
Amounts set aside for interest, taxes, and other expenses	(24,262.00)	
Other Liabilities	963.00	
TOTAL LIABILITIES	3,792,014.21	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	42,600.74
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	42,600.74

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	551,142.97
1. Common stock - total par value (No. shares authorized _____)	125,000.00
(No. shares outstanding _____)	
2. Surplus	175,000.00
3. Undivided profits	251,142.97
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	551,142.97
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,389,757.99

FIRSTMARK INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Garland E. Barr, President and Chairman of Board; Leonard Rochwarger, Vice President; Robert E. Ferriter, Secretary/Treasurer; Timothy W. Gahimer, Assistant Secretary.

DIRECTORS

Garland E. Barr, Robert E. Ferriter, Dwight P.B. Brigham

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	526,701.64
Installment loans.	145,629.06
Notes discounted and/or purchased.	
United States Government Obligations	244,464.10
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,566.09	3,566.09
Leasehold Improvements	14,502.40
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	67,038.65
TOTAL ASSETS.	1,001,901.94

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	84,356.83
Thrift-Investment Certificates	618,827.51
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,186.34
Other Liabilities.	
TOTAL LIABILITIES	714,370.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,912.58
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,912.58

CAPITAL ACCOUNTS

Capital notes and debentures	284,618.68
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	
(No. shares outstanding <u>10,000</u>)	40,000.00
2. Surplus	44,618.68
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	284,618.68
TOTAL CAPITAL ACCOUNTS	1,001,901.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	

GREELEY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Rolland M. Wolfe, President; Warner Cunningham, Marvin I. Naiman, Vice Presidents; Melvin Dinner, Treasurer; Walter Slatkin, Secretary.

DIRECTORS

Warner Cunningham, Marvin Naiman, Melvin Dinner, Walter Slatkin

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	331,747.98
Installment loans.	3,717,447.43
Notes discounted and/or purchased.	650,026.86
United States Government Obligations	99,843.05
Other bonds.	198,506.31
Corporate stocks	2,700.00
Bank Premises \$; Furniture & Fixtures \$ 12,511.81	12,511.81
Leasehold Improvements	11,874.25
Real estate owned other than bank premises	232,735.31
Automobiles Owned.	8,462.40
Other Assets	825,216.50
TOTAL ASSETS.	6,091,071.90

LIABILITIES

Notes payable to banks	101,863.86
Notes payable (other).	
Savings deposits	1,096,921.06
Thrift-Investment Certificates	4,015,806.91
Mortgages on real estate owned	
Unearned interest and discounts.	158,503.73
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	83,028.71
Other Liabilities.	43,201.75
TOTAL LIABILITIES	5,499,326.02

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	43,941.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	43,941.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	547,804.88
1. Common stock - total par value (No. shares authorized 7,500)	150,000.00
(No. shares outstanding 7,500)	
2. Surplus.	100,000.00
3. Undivided profits.	297,804.88
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	547,804.88
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,091,071.90

GRIELEY SUTAMERICA INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Mandel, James F. Cline, Vice Presidents; Michael Arisman, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Yolanda A. Liotta, Assistant Secretaries; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,728.11
Installment loans	889,904.18
Notes discounted and/or purchased	32,194.19
United States Government Obligations	
Other bonds	25,155.70
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,690.68	2,690.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	9,365.62
TOTAL ASSETS	964,038.48

LIABILITIES

Notes payable to banks	262,877.51
Notes payable (other)	10,601.68
Savings deposits	3,156.07
Thrift-Investment Certificates	
Mortgages on real estate owned	6,263.00
Unearned interest and discounts	
Dealers' Reserves	2,959.97
Amounts set aside for interest, taxes, and other expenses	8,762.00
Other Liabilities	294,620.23
TOTAL LIABILITIES	294,620.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,038.00
Other reserves on loans	(6,220.88)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	18,817.12

CAPITAL ACCOUNTS

Capital notes and debentures	650,601.13
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
2. Surplus	350,000.00
3. Undivided profits	50,601.13
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	650,601.13
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	964,038.48

WELD COUNTY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Alvin E. Miller, President; Mahlon E. Blagg, Vice President; Steve F. Fafoutis, Assistant Vice President.

DIRECTORS

Walter A. Bergendahl, David G. Buck, Alvin E. Miller

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	195,300.45
Installment loans	3,480,884.02
Notes discounted and/or purchased	602,414.89
United States Government Obligations	409,531.52
Other bonds	170,385.66
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,672.23	1,672.23
Leasehold Improvements	2,287.94
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	21,282.84
TOTAL ASSETS	4,883,759.55

LIABILITIES

Notes payable to banks	
Notes payable (other)	750,000.00
Savings deposits	482,156.45
Thrift-Investment Certificates	2,667,518.54
Mortgages on real estate owned	
Unearned interest and discounts	601,678.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	85,953.35
Other Liabilities	
TOTAL LIABILITIES	4,587,306.34

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	68,770.88
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	68,770.88

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	227,682.33
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 5,000)	
2. Surplus	100,000.00
3. Undivided profits	27,682.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	227,682.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,883,759.55

GUNNISON INDUSTRIAL BANK
Gunnison
Gunnison County

OFFICERS

Theodore D. Browne, President; Linda Cole, Larry J. Beck, Dean C. Coddington, Vice Presidents; Eugene K. Ogier, Cashier and Secretary; Susan B. Blakely, Office Manager.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, Eugene K. Ogier

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	201,543.49
Installment loans.	456,226.64
Notes discounted and/or purchased.	13,253.47
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,774.64	3,774.64
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	22,207.48
TOTAL ASSETS.	697,005.72

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	208,103.05
Thrift-Investment Certificates	330,622.01
Mortgages on real estate owned	
Unearned interest and discounts.	4,131.73
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,254.49
Other Liabilities.	461.64
TOTAL LIABILITIES	554,572.92

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	500.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	500.00

CAPITAL ACCOUNTS

Capital notes and debentures	141,932.80
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	21,932.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	141,932.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	697,005.72

LAFAYETTE FIRST INDUSTRIAL BANK
Lafayette
Boulder County

OFFICERS

D. P. Hiebert, President; Donald E. Imel, Vice President; N. E. Barlow, Secretary.

DIRECTORS

N. E. Barlow, Deborah F. Ferguson, D. P. Hiebert, Donald E. Imel

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	155,110.06
Installment loans.	602,364.71
Notes discounted and/or purchased.	211,080.97
United States Government Obligations	29,921.88
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 895.22	895.22
Leasehold Improvements	89.02
Real estate owned other than bank premises	
Automobiles Owned.	4,608.38
Other Assets	17,936.25
TOTAL ASSETS.	1,022,006.52

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	223,131.49
Thrift-Investment Certificates	492,071.15
Mortgages on real estate owned	
Unearned interest and discounts	93,479.73
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	18,849.51
Other Liabilities.	1,448.26
TOTAL LIABILITIES	828,980.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	100
Other reserves on loans	100
Reserves on securities	100
TOTAL RESERVES ON LOANS AND SECURITIES.	300

CAPITAL ACCOUNTS

Capital notes and debentures		193,026.38
Equity capital, total (1 to 4 below)		70,000.00
1. Common stock - total par value (No. shares authorized <u>1,400</u>)		
(No. shares outstanding <u>1,400</u>)		
2. Surplus		110,000.00
3. Undivided profits		13,026.38
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS	193,026.38	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,022,006.52	

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

284

AVCO LAKEWOOD INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Thomas E. Rutter, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, Steve W. Trosko

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	46,882.15
Installment loans.	2,166,655.68
Notes discounted and/or purchased.	
United States Government Obligations	33,086.06
Other bonds.	151,730.66
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,513.82	13,513.82
Leasehold Improvements	18,712.03
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	12,586.93
TOTAL ASSETS.	2,443,167.33

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,190,684.58
Thrift-Investment Certificates	334,654.30
Mortgages on real estate owned	
Unearned interest and discounts	170,657.45
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	15,641.64
Other Liabilities	12,622.31
TOTAL LIABILITIES	1,724,260.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	69,304.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	69,304.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	649,603.05
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	158,173.97
2. Surplus	391,429.08
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	649,603.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,443,167.33

BENEFICIAL INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Forrest B. Kinney, President; Ferande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Treasurer and Vice President; Deborah E. Tuxward, Assistant Secretary and Vice President.

DIRECTORS

Forrest N. Kinney, Fernande Bennett, Elizabeth A. Dawson, Thomas M. Simmons

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	253.07
Installment loans.	1,071,688.17
Notes discounted and/or purchased.	48,022.41
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	6,450.93
Leasehold Improvements	2,654.01
Real estate owned other than bank premises	
Automobiles Owned.	497.00
Other Assets	1,129,565.59
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	459,518.70
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	50,618.29
Dealers' Reserves.	2,209.17
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	3,533.08
TOTAL LIABILITIES	515,879.24

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	101,796.42
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	101,796.42

CAPITAL ACCOUNTS

Capital notes and debentures	511,889.93
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	400,000.00
3. Undivided profits.	11,889.93
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	511,889.93
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,129,565.59

GEIBANK INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

W. Alvon Sparks, President and Chief Executive Officer; Calvert H. Clingenpeel, Senior Vice President; Eberhard J. Gabriel, Senior Vice President and General Counsel and Assistant Secretary; John M. Avery, James E. Bennett, DeWayne C. Cuthbertson, James B. McGrath, Louis A. Simpson, Kathleen J. Wichern, Vice Presidents.

DIRECTORS

Paul J. Hanna, Eberhard J. Gabriel, W. Alvon Sparks, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	4,955,590.23
Installment loans.	61,583,720.31
Notes discounted and/or purchased.	
United States Government Obligations.	6,492,798.54
Other bonds.	4,370,481.48
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 22,800.56	22,800.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	554,084.92
TOTAL ASSETS.	77,979,476.01

LIABILITIES

Notes payable to banks	
Notes payable (other).	142,686.02
Savings deposits	12,478,051.00
Thrift-Investment Certificates	47,449,098.40
Mortgages on real estate owned	
Unearned interest and discounts.	7,919,457.66
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,040,164.43
Other Liabilities.	146,920.63
TOTAL LIABILITIES	69,176,378.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,748,329.25
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,748,329.25

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		7,054,768.65
1. Common stock - total par value (No. shares authorized <u>36,000</u>)		3,600,000.00
(No. shares outstanding <u>36,000</u>)		
2. Surplus	360,884.93	
3. Undivided profits	3,093,883.72	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		7,054,768.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		77,979,476.00

LAKEWOOD BENEFICIAL INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Avery L. Freeman, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Fernande Bennett, Elizabeth A. Dawson

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	45,004.64
Installment loans	1,154,034.13
Notes discounted and/or purchased	247,989.46
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 16,553.75	16,558.75
Leasehold Improvements	374.57
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	18,203.91
TOTAL ASSETS	1,482,165.46

LIABILITIES

Notes payable to banks	
Notes payable (other)	429,292.82
Savings deposits	39,630.34
Thrift-Investment Certificates	16,994.94
Mortgages on real estate owned	
Unearned interest and discounts	343,597.00
Dealers' Reserves	17,257.72
Amounts set aside for interest, taxes, and other expenses	9,282.01
Other Liabilities	4,172.93
TOTAL LIABILITIES	860,227.76

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,017.27
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	51,017.27

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	570,920.43
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	200,000.00
2. Surplus	360,000.00
3. Undivided profits	70,920.43
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	570,920.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,482,165.46

LAKEWOOD 1st INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Richard A. VanWinkle, President; Harley L. Abshire, Vice President; B. Lynne Murray, Secretary; Ted Davis, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS

Harley A. Abshire, W. Harold Dobson, Clifford E. Katalin, Richard A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	57,180.67
Installment loans.	4,201,731.97
Notes discounted and/or purchased.	489,348.00
United States Government Obligations	
Other bonds. . . Municipal Securities	481,372.33
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,338.55</u>	3,338.55
Leasehold Improvements	8,976.23
Real estate owned other than bank premises	
Automobiles Owned.	2,595.86
Other Assets	239,495.00
TOTAL ASSETS.	5,484,038.61

LIABILITIES

Notes payable to banks		
Notes payable (other) . . . Advances From Affiliates		3,086,700.00
Savings deposits		973,727.71
Thrift-Investment Certificates		927,177.75
Mortgages on real estate owned		
Unearned interest and discounts		62,565.78
Dealers' Reserves		640.00
Amounts set aside for interest, taxes, and other expenses		72,551.22
Other Liabilities		(16,271.80)
TOTAL LIABILITIES		5,107,090.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,895.93
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,895.93

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		303,052.02
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		50,000.00
3. Undivided profits		53,052.02
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		303,052.02
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,484,038.61	

SUMMIT INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Michael C. Casey, President; Chester A. Leiser, Vice President;
Jules Green, Secretary and Cashier.

DIRECTORS

Jules Gree., Chester A. Leiser, Warren A. White

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	425,841.59
Installment loans.	857,565.16
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,449.86	8,449.86
Leasehold Improvements	8,814.57
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	73,854.67
TOTAL ASSETS.	1,374,525.85

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	472,945.11
Thrift-Investment Certificates	601,471.92
Mortgages on real estate owned	
Unearned interest and discounts.	11,685.36
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,820.46
Other Liabilities.	
TOTAL LIABILITIES	1,087,922.85

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,089.21
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,089.21

CAPITAL ACCOUNTS

Capital notes and debentures	281,513.79
Equity capital, total (1 to 4 below)	201,000.00
1. Common stock - total par value (No. shares authorized <u>2,010</u>)	
(No. shares outstanding <u>2,010</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	30,513.79
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	281,513.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,374,525.85

LAMAR INDUSTRIAL BANK

Lamar
Prowers County

OFFICERS

David G. Buck, Vice President and Chairman of the Board; F. Merlin Rife, President and Treasurer; Margaret H. May, Assistant Vice President and Secretary; C. L. Lehnard, Assistant Secretary.

DIRECTORS

David G. Buck, Joseph H. Garbacz, F. Merlin Rife

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	180,963.83
Installment loans.	1,381,357.73
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	100,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,568.61	5,568.61
Leasehold Improvements	1,790.71
Real estate owned other than bank premises	8,648.45
Automobiles Owned.	
Other Assets	32,934.33
TOTAL ASSETS.	1,711,263.66

LIABILITIES

Notes payable to banks	
Notes payable (other).	50,000.00
Savings deposits	289,468.45
Thrift-Investment Certificates	965,492.33
Mortgages on real estate owned	
Unearned interest and discounts.	160,585.13
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	27,049.69
Other Liabilities.	27,089.61
TOTAL LIABILITIES	1,519,685.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,370.07
Other reserves on loans.	1,064.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	24,434.07

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	167,144.38
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	17,144.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	167,144.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,711,263.66

MID-CONTINENT INDUSTRIAL BANK
Leadville
Lake County

OFFICERS

Howard L. Hill, President/Chairman of Board; Kathryn A. Ames,
Secretary/Treasurer/Cashier.

DIRECTORS

Timothy H. Berry, Donald E. Ferrie, Howard L. Hill, Kenneth L. Leighton,
Leslie L. Parlin, Patrick M. Wadsworth

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	144,464.72
Installment loans.	1,082,195.72
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 9,951.11	9,951.11
Leasehold Improvements.	4,114.04
Real estate owned other than bank premises.	25,188.17
Automobiles Owned.	26,065.89
Other Assets.	1,291,979.65
TOTAL ASSETS.	1,291,979.65

LIABILITIES

Notes payable to banks.	140,000.00
Notes payable (other).	
Savings deposits.	211,377.99
Thrift-Investment Certificates.	620,915.13
Mortgages on real estate owned.	
Unearned interest and discounts.	110,657.45
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	35,019.10
Other Liabilities.	5,129.23
TOTAL LIABILITIES.	1,123,098.90

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	11,658.46
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,658.46

CAPITAL ACCOUNTS

Capital notes and debentures.	157,222.29
Equity capital, total (1 to 4 below).	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
2. Surplus.	40,000.00
3. Undivided profits.	17,222.29
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	157,222.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,291,979.65

LIMON INDUSTRIAL BANK
Limon
Lincoln County

OFFICERS

Lance L. Bohall, President; Herman E. Pearson, Vice President; Gary B. Bohall, Secretary; Jack J. Bohall, Treasurer.

DIRECTORS

Gary B. Bohall, Jack J. Bohall, Lance L. Bohall, Raymond Orr, Herman E. Pearson, Sharen K. Walker

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	5,955.39
Installment loans.	118,184.36
Notes discounted and/or purchased.	106,340.94
United States Government Obligations	39,312.50
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>13,577.70</u>	13,577.70
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	81,503.74
TOTAL ASSETS.	364,874.63

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	44,850.75
Thrift-Investment Certificates	166,411.19
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	668.28
Other Liabilities.	1,810.52
TOTAL LIABILITIES	213,740.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures		151,133.89
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		100,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus.		25,000.00
3. Undivided profits.		26,133.89
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		151,133.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		364,874.63

CITIZENS INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Keith H. Miles, President; Bruno Elari, Senior Vice President; Paul L. Crawford, Vice President; T. C. McCamey, Secretary; Tim Dalrymple, Assistant Secretary.

DIRECTORS

Roger L. Breezley, Edmund P. Jensen, Keith H. Miles

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	68,455.20
Installment loans.	860,317.55
Notes discounted and/or purchased.	182,935.91
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>24,548.28</u>	24,548.28
Leasehold Improvements	8,691.56
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	41,137.56
TOTAL ASSETS.	1,186,086.06

LIABILITIES

Notes payable to banks	423,000.00
Notes payable (other)	
Savings deposits	35,882.80
Thrift-Investment Certificates	86,066.97
Mortgages on real estate owned	
Unearned interest and discounts	57,704.94
Dealers' Reserves	1,008.84
Amounts set aside for interest, taxes, and other expenses	6,056.35
Other Liabilities	(32.24)
TOTAL LIABILITIES	609,687.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,697.42
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,697.42

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		564,700.98
1. Common stock - total par value (No. shares authorized <u>38,500</u>)		385,000.00
(No. shares outstanding <u>33,500</u>)		
2. Surplus.		77,000.00
3. Undivided profits.		102,700.98
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		564,700.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,188,086.06

LITTLETON 1st INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Richard A. Van Winkle, President; Mike Hogge, Vice President; B. Lynne Murray, Secretary; Ted Davis, Treasurer; Melba McKinzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Mike Hogge, Clifford E. Katalin, Richard A. Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	354,102.25
Installment loans.	6,521,324.47
Notes discounted and/or purchased.	3,085,984.61
United States Government Obligations	144,116.47
Other bonds.	516,580.04
Corporate stocks	
Bank Premises _____; Furniture & Fixtures \$ <u>6,036.47</u>	6,036.47
Leasehold Improvements	4,269.43
Real estate owned other than bank premises	135,921.90
Automobiles Owned.	1,973.58
Other Assets	68,112.33
TOTAL ASSETS.	10,838,421.55

LIABILITIES

Notes payable to banks	3,964,000.00
Notes payable (other)	
Savings deposits	1,500,012.14
Thrift-Investment Certificates	3,951,395.06
Mortgages on real estate owned	
Unearned interest and discounts	394,594.93
Dealers' Reserves	7,402.86
Amounts set aside for interest, taxes, and other expenses	313,824.41
Other Liabilities	2,531.28
TOTAL LIABILITIES	10,133,760.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	99,764.12
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	99,764.12

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		604,896.75
1. Common stock - total par value (No. shares authorized <u>1,500</u>)		150,000.00
(No. shares outstanding <u>1,500</u>)		
2. Surplus		200,000.00
3. Undivided profits		254,896.75
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		604,896.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		10,838,421.55

MADISON INDUSTRIAL BANK
Littleton
Jefferson County

OFFICERS

Robert E. Maloney, President; Vianne H. Routon, Executive Vice President; Marilyn E. Jones, Vice President; Margaret A. Heisler, Jean A. Powers, Jodie L. Hanson, Stacey R. Austin, Assistant Cashiers; Margo A. Neuhauser, Assistant Secretary; Rosemary Kastler, Cashier/Secretary.

DIRECTORS

Robert E. Maloney, Ronald F. Weiszmann, Marilyn E. Jones, Terry A. Costa

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	681,000.32
Installment loans.	1,702,900.78
Notes discounted and/or purchased.	301,503.23
United States Government Obligations	
Other bonds.	78,483.32
Corporate stocks	82,080.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>15,745.06</u>	15,745.06
Leasehold Improvements	2,435.78
Real estate owned other than bank premises	24,992.00
Automobiles Owned.	
Other Assets	110,703.56
TOTAL ASSETS.	2,999,844.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	784,894.74
Thrift-Investment Certificates	1,851,844.03
Mortgages on real estate owned	
Unearned interest and discounts.	30,662.07
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	50,775.92
Other Liabilities.	992.32
TOTAL LIABILITIES	2,719,079.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,314.82
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,314.82

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below.	239,450.15
1. Common stock - total par value (No. shares authorized <u>1,300</u>)	130,000.00
(No. shares outstanding <u>1,300</u>)	
2. Surplus.	91,000.00
3. Undivided profits.	18,450.15
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	239,450.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,999,844.05

SOUTHGLEN CONTINENTAL INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Bernard A. LaFave, Vice Presidents; James W. Howse, Senior Vice President and Treasurer; Stephen P. Killough, Vice President and Secretary; Ruth L. Falbe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler,
Terry L. DeLong

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	600,605.63
Installment loans.	2,268,586.53
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,379.90	5,379.90
Leasehold Improvements	1,998.87
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	11,528.34
TOTAL ASSETS.	2,888,099.27

LIABILITIES

Notes payable to banks	120,748.47
Notes payable (other)	373,736.65
Savings deposits	1,438,556.28
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	334,636.25
Dealers' Reserves	273.14
Amounts set aside for interest, taxes, and other expenses	154,384.60
Other Liabilities	27,355.58
TOTAL LIABILITIES	2,449,690.97

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	57,368.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	57,368.20

CAPITAL ACCOUNTS

Capital notes and debentures		10,000.00
Equity capital, total (1 to 4 below)		371,040.10
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		40,000.00
3. Undivided profits		131,040.10
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.	381,040.10	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,888,099.27	

LONGMONT 1st INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Richard A. Van Winkle, President; James W. Sharp, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; M. McKenzie,
Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, James W. Sharp, Richard A.
Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	62,752.74
Installment loans.	2,326,722.81
Notes discounted and/or purchased.	390,858.25
United States Government Obligations	
Other bonds.	185,772.42
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,514.17	1,514.17
Leasehold Improvements	727.30
Real estate owned other than bank premises	26,350.26
Automobiles Owned.	
Other Assets	37,995.48
TOTAL ASSETS.	3,032,693.43

LIABILITIES

Notes payable to banks	1,095,000.00
Notes payable (other).	444,067.02
Savings deposits	1,033,073.96
Thrift-Investment Certificates	
Mortgages on real estate owned	48,248.31
Unearned interest and discounts.	
Dealers' Reserves.	89,106.76
Amounts set aside for interest, taxes, and other expenses.	(2,090.54)
Other Liabilities.	
TOTAL LIABILITIES	2,707,397.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	42,709.32
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	42,709.32

CAPITAL ACCOUNTS

Capital notes and debentures	282,586.60
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	82,586.60
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	282,586.60
TOTAL CAPITAL ACCOUNTS.	3,032,693.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	

LONGMONT SAVINGS INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

D. R. Krutsch, President; David G. Buck, Secretary; D. R. Krutsch, Treasurer.

DIRECTORS

D. R. Krutsch, David G. Buck, Jay L. Bailey

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	166,348.74
Installment loans.	1,400,849.38
Notes discounted and/or purchased.	
United States Government Obligations	199,761.37
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 10,627.00	10,627.00
Leasehold Improvements	411.41
Real estate owned other than bank premises	14,470.65
Automobiles Owned.	
Other Assets	69,303.27
TOTAL ASSETS.	1,861,771.82

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	367,698.74
Thrift-Investment Certificates	1,247,412.71
Mortgages on real estate owned	
Unearned interest and discounts.	9,174.14
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	43,102.22
Other Liabilities.	1,007.47
TOTAL LIABILITIES	1,668,395.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,586.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,586.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	169,790.54
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	50,000.00
3. Undivided profits.	19,790.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	169,790.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,861,771.82

COLORADO INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Norman P. Dubois, President; Shirley M. Green, Cashier; Norman P. Dubois, Secretary

DIRECTORS

Joel H. Wiens, Norman P. Dubois, Thomas J. Wiens

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	199,473.37
Installment loans.	340,533.23
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 22,629.41	22,629.41
Leasehold Improvements	779.40
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	27,411.24
TOTAL ASSETS.	590,826.65

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	157,075.94
Thrift-Investment Certificates	251,510.04
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	4,004.39
Amounts set aside for interest, taxes, and other expenses.	2,986.21
Other Liabilities.	415,576.58
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	175,250.07
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	55,250.07
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	175,250.07
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	590,826.65

LOVELAND 1st INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Robert L. Anderson, President; Richard A. Van Winkle, Vice President;
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary;
Ted B. Davis, Treasurer.

DIRECTORS

Robert L. Anderson, W. Harold Dobson, Clifford E. Katalin, Richard
A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	191,792.35
Installment loans.	4,976,431.67
Notes discounted and/or purchased.	111,220.39
United States Government Obligations	
Other bonds. Municipal and Daily Repo.	409,164.13
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 748.55	748.55
Leasehold Improvements	4,608.93
Real estate owned other than bank premises	103,229.10
Automobiles Owned.	2,163.00
Other Assets	18,505.27
TOTAL ASSETS.	5,817,863.39

LIABILITIES

Notes payable to banks	2,139,000.00
Notes payable (other).	
Savings deposits	704,761.31
Thrift-Investment Certificates	2,433,107.58
Mortgages on real estate owned	
Unearned interest and discounts.	10,177.91
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	171,542.43
Other Liabilities.	3,913.90
TOTAL LIABILITIES	5,462,503.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	81,239.59
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	81,239.59

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	274,120.67
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	50,000.00
2. Surplus.	150,000.00
3. Undivided profits.	74,120.67
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	274,120.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,817,863.39

SAVINGS INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

John W. Wood, President - Treasurer; Eileen P. Crone, Vice President-Secretary; Charles C. Lehnert, Assistant Secretary; David G. Buck, Chairman.

DIRECTORS

John W. Wood, J. L. Bailly, David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,483,839.91
Installment loans.	3,202,908.47
Notes discounted and/or purchased.	
United States Government Obligations	639,013.36
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	10,082.00
Leasehold Improvements	4,007.94
Real estate owned other than bank premises	4,892.00
Automobiles Owned.	
Other Assets	160,662.63
TOTAL ASSETS.	5,505,406.31

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,037,466.47
Thrift-Investment Certificates	3,991,763.79
Mortgages on real estate owned	
Unearned interest and discounts.	24,182.70
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	110,424.71
Other Liabilities.	6,007.05
TOTAL LIABILITIES	5,169,844.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	63,245.40
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	63,245.40

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	272,316.19
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	100,000.00
3. Undivided profits.	72,316.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	272,316.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,505,406.31

MONTE VISTA INDUSTRIAL BANK
Monte Vista
Rio Grande County

OFFICERS

Gerald R. Bradee, President; Don D. Schlup, Vice President; Robert D. Inman, Secretary; Wesley N. Stark, Treasurer.

DIRECTORS

Gerald R. Bradee, Allen Freedberg, Robert D. Inman, Don Schlup, Wesley N. Stark.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	80,800.97
Installment loans.	386,557.74
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,662.22	13,662.22
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	23,660.00
Other Assets	504,680.93
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	85,000.00
Notes payable (other).	89,938.98
Savings deposits	136,136.91
Thrift-Investment Certificates	
Mortgages on real estate owned	44,428.27
Unearned interest and discounts.	
Dealers' Reserves.	8,960.64
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	364,464.80
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,577.85
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,577.85

CAPITAL ACCOUNTS

Capital notes and debentures	136,638.28
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	25,000.00
3. Undivided profits.	11,638.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	136,638.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	504,680.93

MOUNTAIN INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Carl U. O'Neill, President; Charles G. O'Neill, Executive Vice President; Harold B. Hartman, Vice President; Perry A. Flanigan, Secretary-Treasurer.

DIRECTORS

Perry A. Flanigan, Harold B. Hartman, Carl U. O'Neill.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	643,207.79
Installment loans	1,868,453.69
Notes discounted and/or purchased	528,516.24
United States Government Obligations	
Other bonds	387,156.65
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 15,610.10	15,610.10
Leasehold Improvements	
Real estate owned other than bank premises	42,779.18
Automobiles Owned	
Other Assets	15,277.15
TOTAL ASSETS	3,501,000.80

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	651,210.79
Thrift-Investment Certificates	2,226,413.62
Mortgages on real estate owned	
Unearned interest and discounts	118,011.68
Dealers' Reserves	58,817.85
Amounts set aside for interest, taxes, and other expenses	50,730.42
Other Liabilities	
TOTAL LIABILITIES	3,105,184.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,985.48
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	35,985.48

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	359,830.96
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	225,187.00
3. Undivided profits	34,643.96
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	359,830.96
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,501,000.80

NORTHGLENN INDUSTRIAL BANK
Northglenn
Adams County

OFFICERS

Herschel E. Warman, President; Donald L. Beachler, Vice President;
Harold Muntze, Jr., Secretary; Kenneth H. Nordling, Treasurer;
Donald D. Pomeleo, Vice President.

DIRECTORS

Donald L. Beachler, William R. Frogge, Harold Muntze, Jr., Herschel E. Warman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	878,681.40
Installment loans.	2,182,587.59
Notes discounted and/or purchased.	979,778.88
United States Government Obligations.	526,611.81
Other bonds.	
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,605.67	6,605.67
Leasehold Improvements.	11,595.57
Real estate owned other than bank premises.	
Automobiles Owned.	3,696.92
Other Assets.	188,853.70
TOTAL ASSETS.	4,778,411.54

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	890,734.03
Thrift-Investment Certificates.	3,389,335.49
Mortgages on real estate owned.	
Unearned interest and discounts.	22,880.30
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	211,407.54
Other Liabilities.	5,493.72
TOTAL LIABILITIES.	4,519,851.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	35,108.83
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,108.83

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	223,451.63
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	70,000.00
3. Undivided profits.	53,451.63
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	223,451.63
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,778,411.54

FIRST PAGOSA INDUSTRIAL BANK
Pagosa Springs
Archuleta County

OFFICERS

Richard W. Turner, President; Frederick W. Sorenson, Jr., Executive Vice President and Cashier; Richard W. Turner, Jr., Clarence Beebe, Vice Presidents.

DIRECTORS

Frederick W. Sorenson, Jr., Claudine B. Turner, Richard W. Turner,
Richard W. Turner, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	358,445.66
Installment loans	663,442.32
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,735.81</u>	5,735.81
Leasehold Improvements	775.00
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	
TOTAL ASSETS	1,028,398.79

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	463,568.99
Thrift-Investment Certificates	393,229.31
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	8,588.00
Other Liabilities	3,274.70
TOTAL LIABILITIES	868,661.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,294.76
Other reserves on loans.	287.50
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,582.26

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		152,155.53
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		100,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		25,000.00
3. Undivided profits		27,155.53
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		152,155.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,028,398.79

AVCO PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylmyok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Charles J. Martinez, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	26,030.95
Installment loans.	2,041,364.21
Notes discounted and/or purchased.	30,011.94
United States Government Obligations.	61,517.90
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 2,581.91	2,581.91
Leasehold Improvements.	173.50
Real estate owned other than bank premises. (Foreclosure).	24,172.68
Automobiles Owned.	2,767.26
Other Assets.	2,188,620.35
TOTAL ASSETS.	2,188,620.35

LIABILITIES

Notes payable to banks.	663,063.68
Notes payable (other).	108,319.63
Savings deposits.	355,949.65
Thrift-Investment Certificates.	15,053.74
Mortgages on Real Estate Owned (foreclosures).	143,446.46
Unearned interest and discounts.	
Dealers' Reserves.	16,948.86
Amounts set aside for interest, taxes, and other expenses.	329,493.63
Other Liabilities.	1,632,275.65
TOTAL LIABILITIES.	1,632,275.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	66,543.18
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	66,543.18

CAPITAL ACCOUNTS

Capital notes and debentures.	489,801.52
Equity capital, total (1 to 4 below).	200,000.00
1. Common stock - total par value (No. shares authorized 2M)	
(No. shares outstanding 2M)	
2. Surplus.	71,902.39
3. Undivided profits.	217,899.13
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	489,801.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,188,620.35

BENEFICIAL INDUSTRIAL BANK OF PUEBLO
Pueblo
Pueblo County

OFFICERS

Forrest B. Kinney, President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Treasurer and Vice President; Deborah E. Tuxward, Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Elizabeth A. Dawson, Thomas M. Simmons, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	905.34
Installment loans	2,518,261.33
Notes discounted and/or purchased	90,408.72
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,177.67	10,225.46
Leasehold Improvements	17,641.44
Real estate owned other than bank premises	
Automobiles Owned	6,318.48
Other Assets	2,643,760.77
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	1,723,957.32
Notes payable (other). Beneficial Corporation - Parent Company	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	163,737.73
Dealers' Reserves	8,956.41
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	9,904.71
TOTAL LIABILITIES	1,906,556.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	77,856.12
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	77,856.12

CAPITAL ACCOUNTS

Capital notes and debentures	659,348.48
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
2. Surplus	400,000.00
3. Undivided profits	159,348.48
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	659,348.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,643,760.77

PUEBLO COMMERCIAL CREDIT INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President/
Treasurer; Edwin B. Brown, Vice President/Secretary; Robert A.
Hollingsworth, Willis G. Mills, Thomas J. Muldowney, Ed G. Quesen-
berry, Jr., Vice Presidents.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, E. Frank Salmons.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	38,567.94
Installment loans.	2,761,797.47
Notes discounted and/or purchased.	
United States Government Obligations.	55,779.40
Other bonds.	
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	335,769.29
TOTAL ASSETS.	3,191,914.10

LIABILITIES

Notes payable to banks.	
Notes payable (other).	2,264,052.51
Savings deposits.	58,618.09
Thrift-Investment Certificates.	281,374.57
Mortgages on real estate owned.	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	10,228.32
Other Liabilities.	2,487.81
TOTAL LIABILITIES.	2,616,761.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	75,799.61
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,799.61

CAPITAL ACCOUNTS

Capital notes and debentures.	499,353.19
Equity capital, total (1 to 4 below).	100,000.00
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	150,000.00
3. Undivided profits.	249,353.19
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	499,353.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,191,914.10

FIRST SAVINGS INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Alfred L. Drape, Chairman of the Board; R. David Swales, President;
Clara A. Prigmore, Vice President.

DIRECTORS

Alfred L. Drape, Clara A. Prigmore, R. David Swales

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	432,472.55
Installment loans.	2,921,558.73
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 23,689.77	23,689.77
Leasehold Improvements.	97,394.11
Real estate owned other than bank premises.	85,125.13
Automobiles Owned.	12,000.00
Other Assets.	63,641.97
TOTAL ASSETS.	3,635,882.26

LIABILITIES

Notes payable to banks.	285,000.00
Notes payable (other).	
Savings deposits.	619,368.09
Thrift-Investment Certificates.	1,880,238.18
Mortgages on real estate owned.	
Unearned interest and discounts.	113,261.90
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	64,199.47
Other Liabilities.	37,168.39
TOTAL LIABILITIES.	2,999,236.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	35,058.71
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,058.71

CAPITAL ACCOUNTS

Capital notes and debentures.	601,587.52
Equity capital, total (1 to 4 below).	250,000.00
1. Common stock - total par value (No. shares authorized <u>25M</u>)	250,000.00
(No. shares outstanding <u>25M</u>)	
2. Surplus.	350,000.00
3. Undivided profits.	1,587.52
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	601,587.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,635,882.26

KEYSTONE PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Ronald W. Baker, President; George W. Staples, Vice President; David T. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

Ronald W. Baker, David G. Buck, George W. Staples

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	103,807.66
Installment loans.	476,808.20
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>19,894.39</u>	19,894.39
Leasehold Improvements	11,275.41
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	34,746.58
TOTAL ASSETS.	646,532.24

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	49,150.66
Thrift-Investment Certificates	272,898.31
Mortgages on real estate owned	
Unearned interest and discounts.	26,849.94
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	15,922.59
Other Liabilities.	2,383.77
TOTAL LIABILITIES	369,205.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,765.28
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,765.28

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	270,561.69
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	200,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	50,000.00
3. Undivided profits	20,561.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	270,561.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	646,532.24

RIFLE INDUSTRIAL BANK
Rifle
Garfield County

OFFICERS

Donald L. Vanderhoof, President; Joseph R. Carpenter, Vice President;
Phyllis Henry, Secretary.

DIRECTORS

Joseph R. Carpenter, W. Gene Curtis, Phyllis Henry, Richard Morgan,
Donald L. Vanderhoof.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	63,576.73
Installment loans	531,896.60
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	12,750.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,940.11</u>	7,940.11
Leasehold Improvements	18,823.60
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	25,095.07
TOTAL ASSETS	660,082.11

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other)	
Savings deposits	226,860.45
Thrift-Investment Certificates	223,075.51
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	9,314.48
Other Liabilities	1,889.38
TOTAL LIABILITIES	511,139.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,690.58
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	4,690.58

CAPITAL ACCOUNTS

Capital notes and debentures	144,251.71
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus	20,000.00
3. Undivided profits	24,251.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	144,251.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	660,082.11

FIRST INDUSTRIAL BANK
Rocky Ford
Otero County

OFFICERS

Charles J. Miller, President; Barbara A. Miller, Cashier; John R. Morrison, Vice President.

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	379,947.74
Installment loans.	4,255,725.60
Notes discounted and/or purchased.	62,625.65
United States Government Obligations	
Other bonds.	341,896.23
Corporate stocks	
Bank Premises \$ <u>64,420.00</u> ; Furniture & Fixtures \$ <u>32,686.20</u>	103,106.20
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	17,550.00
Other Assets	13,262.63
TOTAL ASSETS.	5,154,114.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,005,062.97
Thrift-Investment Certificates	3,399,611.01
Mortgages on real estate owned	
Unearned interest and discounts.	257,939.82
Dealers' Reserves.	2,254.55
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	3,638.32
TOTAL LIABILITIES	4,668,506.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	21,414.57
Other reserves on loans.	
Reserves on securities	21,414.57
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	364,192.81
1. Common stock - total par value (No. shares authorized <u>15</u>)	150,000.00
(No. shares outstanding <u>15</u>)	
2. Surplus	70,000.00
3. Undivided profits	144,192.81
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	454,192.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$ 5,174,114.00

SALIDA INDUSTRIAL BANK

Solida
Chaffee County

OFFICERS

Louis Incerto, Jr., President; D. G. Buck, Chairman; Danny Rockwell,
Vice President; Vicki Voyles, Secretary.

DIRECTORS

D. G. Buck, Louis Incerto, Jr., Danny Rockwell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	214,183.19
Installment loans.	1,879,215.82
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	12,401.72
Leasehold Improvements	1,851.33
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	31,827.94
TOTAL ASSETS.	2,139,480.00

LIABILITIES

Notes payable to banks	775,000.00
Notes payable (other).	572,770.06
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	463,122.33
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	57,949.60
Other Liabilities.	40,439.10
TOTAL LIABILITIES	1,909,281.09

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	20,598.90
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	20,598.90

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	209,600.01
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	59,600.01
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	209,600.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,139,480.00

YAMPA VALLEY INDUSTRIAL BANK
Steamboat Springs
Routt County

OFFICERS

James J. O'Dell, President; Louise Mikolajczyk, Executive Vice President; James Makowski, Secretary Cashier.

DIRECTORS

James Makowski, Louise Mikolajczyk, James J. O'Dell, Jeanne L. O'Dell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	113,179.27
Installment loans.	253,644.80
Notes discounted and/or purchased.	198,628.88
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>5,685.24</u>	5,685.24
Leasehold Improvements	15,857.91
Real estate owned other than bank premises	
Automobiles Owned.	6,902.88
Other Assets	14,260.47
TOTAL ASSETS.	608,159.45

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	435,334.02
Mortgages on real estate owned	
Unearned interest and discounts.	1,494.09
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	2,821.28
Other Liabilities.	15,268.86
TOTAL LIABILITIES	454,918.25

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,844.84
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	4,844.84

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	148,396.36
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	28,396.36
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	148,396.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	608,159.45

STERLING INDUSTRIAL BANK
Sterling
Logan County

OFFICERS

W. H. Kinney, President; James H. Elliff, Vice President; Linda Basford, Assistant Vice President; Kenneth Lawrence, Secretary-Treasurer.

DIRECTORS

John E. Elliff, James H. Elliff, W. H. Kinney, Kenneth Lawrence, Bernard E. Hecker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	215,872.99
Installment loans.	5,254,164.51
Notes discounted and/or purchased.	
United States Government Obligations	989,851.13
Other bonds.	
Corporate stocks	5,240.00
Bank Premises \$ <u>96,422.43</u> ; Furniture & Fixtures \$ <u>102,737.96</u>	199,160.39
Leasehold Improvements	
Real estate owned other than bank premises	26,649.09
Automobiles Owned.	2,150.40
Other Assets	478,209.37
TOTAL ASSETS.	7,171,297.88

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	859,974.35
Thrift-Investment Certificates	5,381,447.14
Mortgages on real estate owned	
Unearned interest and discounts.	223,837.43
Dealers' Reserves.	28,527.18
Amounts set aside for interest, taxes, and other expenses.	99,465.21
Other Liabilities.	54,272.97
TOTAL LIABILITIES	6,647,524.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,733.42
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,733.42

CAPITAL ACCOUNTS

Capital notes and debentures	482,040.18
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized <u>10,250</u> (No. shares outstanding <u>10,250</u>)	
2. Surplus.	120,000.00
3. Undivided profits.	112,040.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	482,040.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,171,297.88

STRASBURG INDUSTRIAL BANK
Strasburg
Arapahoe County

OFFICERS

Gary L. Rife, Chairman of the Board; Barbara A. Capansky, President;
Robert D. Buchanan, Secretary.

DIRECTORS

Robert D. Buchanan, Barbara A. Capansky, Gary L. Rife, Gerald E.
Zion.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	31,494.77
Installment loans	285,691.85
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,070.13	6,070.13
Leasehold Improvements	4,087.46
Real estate owned other than bank premises	
Automobiles Owned	17,439.44
Other Assets	344,783.65
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	38,164.91
Thrift-Investment Certificates	160,195.40
Mortgages on real estate owned	
Unearned interest and discounts	140.65
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	5,740.86
Other Liabilities	2,203.36
TOTAL LIABILITIES	206,445.18

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,775.73
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	2,775.73

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	135,562.74
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 2,000)	
2. Surplus	25,000.00
3. Undivided profits	10,562.74
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	135,562.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	344,783.65

CREDIT THRIFT INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruess, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Seeley, Joseph P. Timpone, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	500.00
Installment loans.	4,213,094.50
Notes discounted and/or purchased.	48,663.54
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,918.85	4,918.85
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	51.99
TOTAL ASSETS.	4,267,228.88

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,287,155.84
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	1,579,073.14
Dealers' Reserves.	77.00
Amounts set aside for interest, taxes, and other expenses.	5,040.48
Other Liabilities.	8,865.68
TOTAL LIABILITIES	2,880,212.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	106,543.95
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	106,543.95

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,280,472.79
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	800,000.00
3. Undivided profits.	280,472.79
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,280,472.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,267,228.88

THORNTON BENEFICIAL INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernando Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Roger Stein, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, Fernando Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	21,064.38
Installment loans	1,365,938.88
Notes discounted and/or purchased	260,914.72
United States Government Obligations	47,602.69
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,536.56	13,536.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	76,474.14
TOTAL ASSETS	1,785,531.37

LIABILITIES

Notes payable to banks	584,154.79
Notes payable (other)	117,153.04
Savings deposits	116,323.65
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	290,989.86
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	21,290.12
Other Liabilities	31,056.01
TOTAL LIABILITIES	1,160,967.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	65,461.37
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	65,461.37

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	559,102.53
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	400,000.00
3. Undivided profits	59,102.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	559,102.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,785,531.37

TRINIDAD BENEFICIAL INDUSTRIAL BANK
Trinidad
Las Animas County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Gary Solano, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	37,274.97
Installment loans	1,367,784.54
Notes discounted and/or purchased	869.35
United States Government Obligations	817,711.90
Other bonds	
Corporate stocks	
Bank Premises \$ 68,603.35 ; Furniture & Fixtures \$ 16,533.60	85,136.95
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	42,683.04
TOTAL ASSETS	2,351,460.75

LIABILITIES

Notes payable to banks	151,541.98
Notes payable (other)	610,098.89
Savings deposits	428,079.17
Thrift-Investment Certificates	
Mortgages on real estate owned	268,283.64
Unearned interest and discounts	12,352.24
Dealers' Reserves	93,084.55
Amounts set aside for interest, taxes, and other expenses	16,348.09
Other Liabilities	1,579,788.56
TOTAL LIABILITIES	1,579,788.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	53,312.88
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	53,312.88

CAPITAL ACCOUNTS

Capital notes and debentures	718,359.31
Equity capital, total (1 to 4 below)	150,000.00
1. Common stock - total par value (No. shares authorized 150,000)	150,000.00
(No. shares outstanding 150,000)	
2. Surplus	350,000.00
3. Undivided profits	218,359.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	718,359.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,351,460.75

FIRST WALSENBURG INDUSTRIAL BANK
Walsenburg
Huerfano County

OFFICERS

Ann M. Kurtz, President; Jacqueline Holland, Vice President and Cashier.

DIRECTORS

Jay D. Crook, E. A. Gaytan, Ann M. Kurtz, Fred A. Menghini

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	164,041.83
Installment loans.	151,207.29
Notes discounted and/or purchased.	779,272.45
United States Government Obligations	48,001.50
Other bonds.	
Corporate stocks	
Bank Premises \$ 23,357.04 ; Furniture & Fixtures \$ 8,474.48	31,831.52
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	70,267.66
TOTAL ASSETS.	1,244,622.25

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	113,859.96
Thrift-Investment Certificates	861,831.19
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	39,944.08
Other Liabilities.	
TOTAL LIABILITIES	1,015,635.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,582.88
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,582.88

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	223,404.14
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	30,000.00
3. Undivided profits.	93,404.14
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	223,404.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,244,622.25

ADAMS INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Robert E. Maloney, President; Beverly A. Mucha, Vice President; Anna M. Gonzales, Cashier/Secretary; Margaret A. Heisler, Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary, Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Robert E. Maloney, Beverly A. Mucha, Terry A. Costa

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	279,468.83
Installment loans.	1,254,364.05
Notes discounted and/or purchased.	54,460.40
United States Government Obligations	55,382.42
Other bonds.	
Corporate stocks	82,080.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>27,627.40</u>	27,627.40
Leasehold Improvements	23,339.25
Real estate owned other than bank premises	158,454.75
Automobiles Owned.	
Other Assets	152,719.24
TOTAL ASSETS.	2,087,806.34

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	462,267.82
Thrift-Investment Certificates	1,212,952.98
Mortgages on real estate owned	
Unearned interest and discounts	17,439.86
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	20,671.06
Other Liabilities	301.10
TOTAL LIABILITIES	1,713,632.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	88,257.67
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	88,257.67

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		286,005.85
1. Common stock - total par value (No. shares authorized <u>500</u>)		50,000.00
(No. shares outstanding <u>500</u>)		
2. Surplus		210,000.00
3. Undivided profits		26,005.85
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		286,005.85
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,087,896.34

Westminster
Adams County

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Ernest W. Fulywler, Vice Presidents; James W. Howse, Senior Vice President and Treasurer, Stephen P. Killough, Vice President and Secretary; Ruth L. Falbe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler,
Terry DeLong

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,328,789.19
Installment loans.	
Notes discounted and/or purchased.	4,848,960.31
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,429.43</u>	3,429.43
Leasehold Improvements	9,906.84
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	17,230.76
TOTAL ASSETS.	6,208,316.53

Notes payable to banks	276,868.13
Notes payable (other)	641,390.76
Savings deposits	2,956,762.94
Thrift-Investment Certificates	651,802.79
Mortgages on real estate owned	6,133.55
Unearned interest and discounts	522,611.21
Dealers' Reserves	86,688.11
Amounts set aside for interest, taxes, and other expenses.	5,142,257.49
Other Liabilities	
TOTAL LIABILITIES	

Reserve for bad debt losses on loans	119,968.84
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	119,968.84

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	806,090.20
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	310,000.00
3. Undivided profits	396,090.20
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	946,090.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$ 2,083,316.53

CREDIT THRIFT OF AMERICA INDUSTRIAL BANK
Wheat Ridge
Jefferson County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Vice President; Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruess, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Sealey, Joseph P. Timpone, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,100.00
Installment loans.	3,845,577.23
Notes discounted and/or purchased.	39,809.88
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,656.99	4,656.99
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	191.28
TOTAL ASSETS.	3,891,335.38

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,187,612.17
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	1,398,346.75
Dealers' Reserves.	2,020.44
Amounts set aside for interest, taxes, and other expenses.	4,519.59
Other Liabilities.	2,146.21
TOTAL LIABILITIES	2,594,645.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	97,134.68
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	97,134.68

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,199,555.54
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	800,000.00
3. Undivided profits.	199,555.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,199,555.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,891,335.38

WRAY INDUSTRIAL BANK
Wray
Yuma County

OFFICERS

Robert W. Owens, President; Robert D. Buchanan, Secretary.

DIRECTORS

Robert D. Buchanan, Robert W. Owens, Gary L. Rife, Gerald E. Zion

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	53,727.11
Installment loans.	1,129,082.15
Notes discounted and/or purchased.	490,280.38
United States Government Obligations	
Other bonds.	210,707.08
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,202.45	6,202.45
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	42,217.46
Other Assets	1,932,216.63
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	333,709.35
Thrift-Investment Certificates	1,376,066.24
Mortgages on real estate owned	
Unearned interest and discounts.	21,540.26
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	28,098.27
Other Liabilities.	7,460.68
TOTAL LIABILITIES	1,766,874.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	13,312.63
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	13,312.63

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	152,029.20
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	30,000.00
3. Undivided profits.	22,029.20
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	152,029.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,932,216.63

YUMA INDUSTRIAL BANK
Yuma
Yuma County

OFFICERS

Robert M. Owens, President and Cashier; Robert E. Wilson, Vice-President; Robert D. Buchanan, Secretary.

DIRECTORS

Robert E. Buchanan, Robert W. Owens, Gary L. Rife, Robert E. Wilson,
Gerald E. Zion.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	128,602.62
Installment loans.	1,144,417.61
Notes discounted and/or purchased.	9,190.28
United States Government Obligations	
Other bonds.	76,673.80
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,275.60</u>	5,275.60
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	44,510.82
TOTAL ASSETS.	1,408,670.73

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	187,229.25
Thrift-Investment Certificates	1,045,927.71
Mortgages on real estate owned	
Unearned interest and discounts	8,304.39
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	22,127.96
Other Liabilities	3,466.17
TOTAL LIABILITIES	1,267,055.48

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,877.07
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,877.07

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		134,738.18
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		100,000.00
- (No. shares outstanding <u>5,000</u>)		
2. Surplus		20,000.00
3. Undivided profits		14,738.18
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		134,738.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,408,670.73

RECEIVED

APR 05 1984

COLORADO STATE LIBRARY
State Publications Depository